

# Linking an existing Corporate Card to NetBank





# Introduction

At CommBank we have a strategic goal to **keep businesses moving by enabling more digital self-service processes.**

To support this goal, we're providing Corporate Cardholders with more capabilities within NetBank and the CommBank app. Cardholders can now access the following capabilities:

- Activate their replacement card
- Reset their PIN
- Lock / unlock their card
- Report their card lost, stolen or damaged
- View their transactions
- Download their statements in NetBank



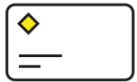
# Topics

- 1 [How to access this functionality](#)
- 2 [Initiating the card linkage process](#)
- 3 [Installing the CommBank app](#)
- 4 [Troubleshooting & FAQs](#)
- 5 [Contact Us](#)

# How do cardholders access this functionality?

Cardholders can navigate to [www.commbank.com.au/corpcardonline](http://www.commbank.com.au/corpcardonline) to link their cards to NetBank.

They'll need:



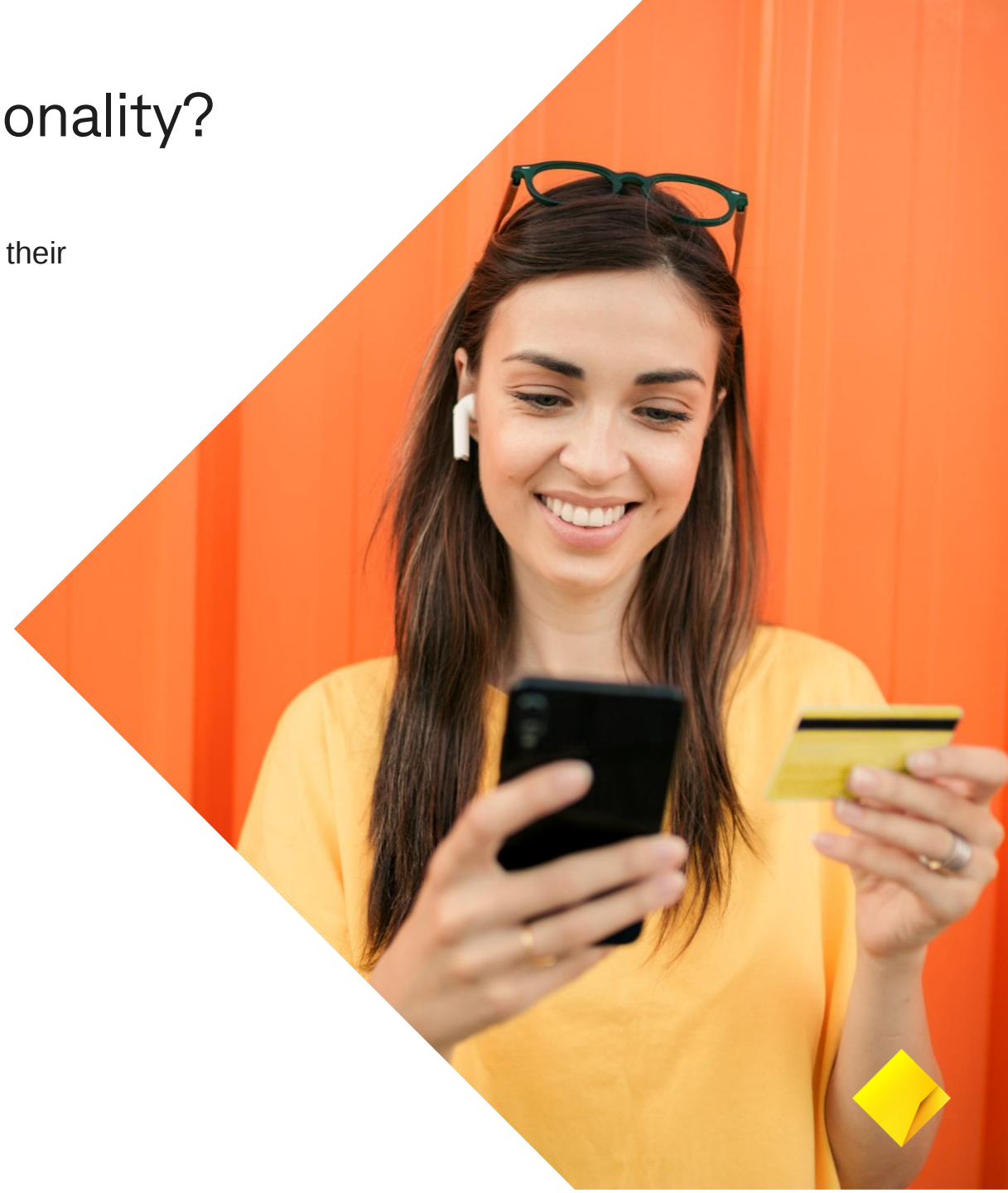
An active Corporate Card with a valid PIN



Existing CommBank clients can use their NetBank log on details, including client number and password



Non-CommBank customers can register for NetBank at the above URL with two forms of valid ID to complete a secure online ID check



Select which option applies to you:

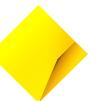
## Initiating the card linkage process:

I'm an existing CommBank customer who has registered for NetBank (page 3)

Or

I'm not a CommBank customer, or don't have access to NetBank (page 9)

Please also see our [Troubleshooting guide](#) if you have trouble linking to NetBank.



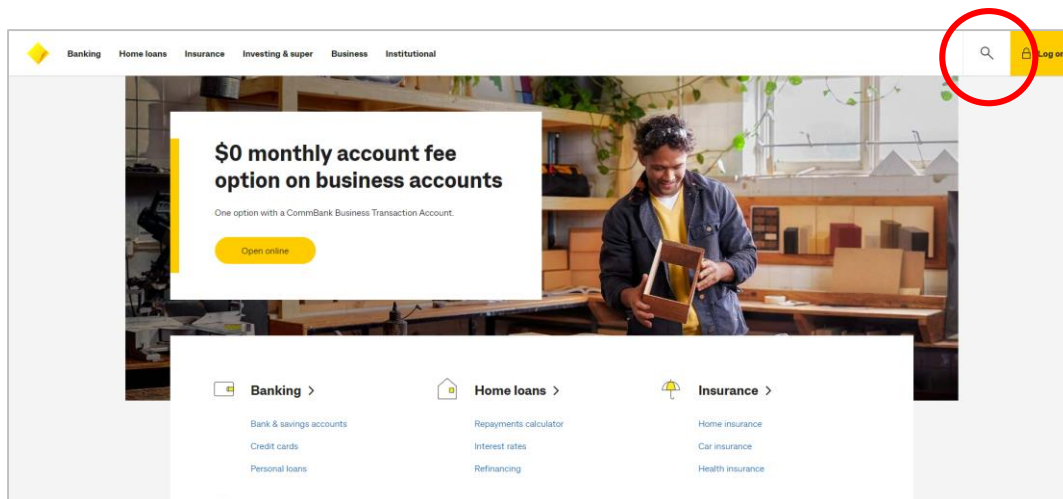
**I'm an existing  
CommBank customer  
who has registered  
for NetBank**



# Existing NetBank customers

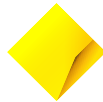
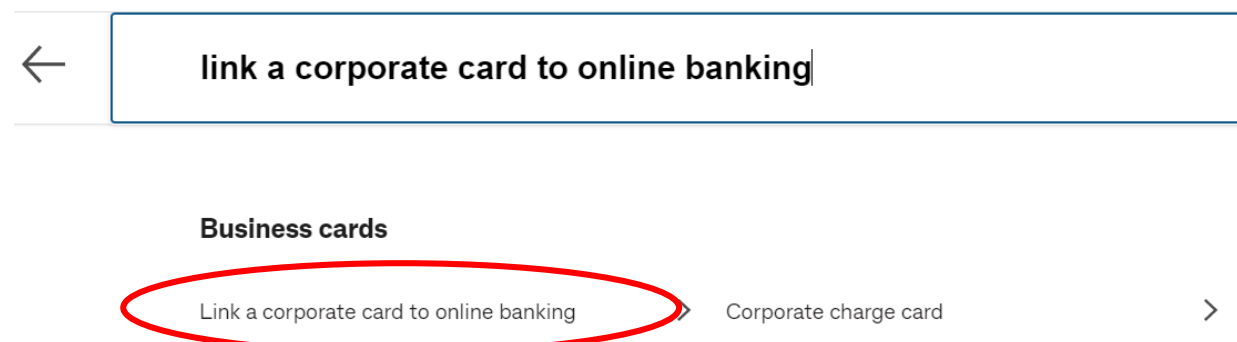
1

Navigate to CommBank.com.au and search for “Link a corporate card to online banking”



2

Select “Link a corporate card to online banking”



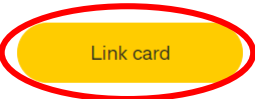
# Existing NetBank customers

3

Select “Link card”

## Manage your Corporate Card online

Link your Corporate Card to online banking



Once your card is linked to NetBank and the CommBank app, you can:

- [Activate your new card](#)
- [Reset your existing PIN](#)
- [Lock your card temporarily](#)
- [Report your card lost, stolen or damaged](#)
- View your transactions
- [Download your statements in NetBank](#)
- Manage contactless payments and in-store or online international purchases

4

Complete your Corporate Card number, expiry and card PIN and select “Next”

## Let's start with your card details

Make sure you have at least one form of valid ID, such as a driver licence, Medicare card, passport or birth certificate to complete your ID check.

Corporate Card number

Expiry date

MM/YY

Card PIN



# Existing NetBank customers

5

Read through the on-screen confirmations and Privacy Acknowledgement and Consent

Confirm you agree with the following:

- The details you provide in this form are complete and correct
- Your Corporate Card will appear in your NetBank account
- CommBank can use and disclose your personal information as specified in our [Group Privacy Statement](#)
- CommBank can use your details to communicate with you (e.g. by email, phone or SMS), including providing updates and reminders
- Agree to the [Electronic Banking Terms and Conditions \(PDF 243KB\)](#), including the section on [Privacy](#). If you don't want to view and agree to the Terms and Conditions electronically, please visit any branch to receive a copy and sign up for NetBank.
- Agree to the [Online ID Check Terms & Conditions \(PDF 193KB\)](#).

I agree

[No, take me back](#)

6

Select "I agree" if you are happy to proceed

I agree

[No, take me back](#)



# Existing NetBank customers

7

Select “Log on to NetBank”

**Confirmation**

By ch

• D  
• C  
th  
• A  
• A

Private

• A  
• A  
pr

**Already bank online with us?**

Save time by using your NetBank details to link your corporate card

**Log on to NetBank**

or

**New customer or don't bank online with us?**

Register with NetBank to link your corporate card

**Register now**

**I agree** **No, take me back**

8

Complete your NetBank Client number and password and select “Log on”

**CommonwealthBank**

**Log on to NetBank**

Client number

Password

☐ Remember client number

**Log on**

[I've forgotten my log on details](#)

**New to NetBank?**

[Register for NetBank now](#)

[Online support for our products and services](#)

[Tips to stay safe online](#)

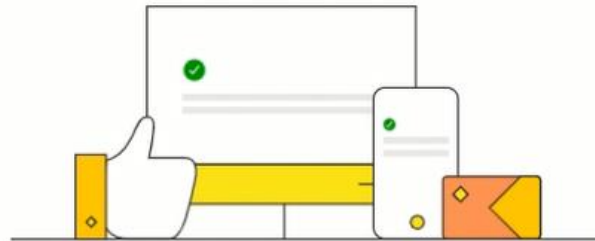
 [How we protect you and our 100% security guarantee](#)



# Existing NetBank customers

9

Once complete, you'll see a confirmation that the card has been linked to NetBank.



**Thank you**

Your corporate card will now appear in NetBank and the CommBank app.

[Back to NetBank](#)



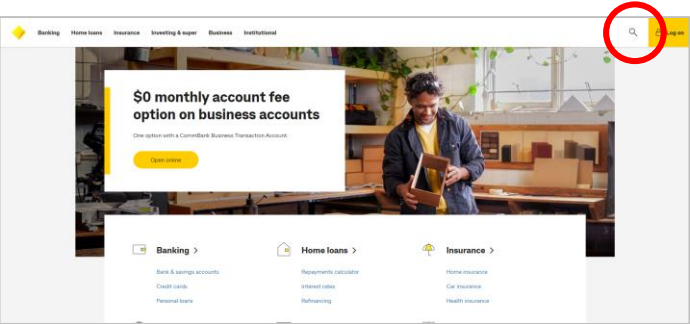
**I'm not a CommBank  
customer, or don't  
have access to  
NetBank**



# Cardholders without NetBank

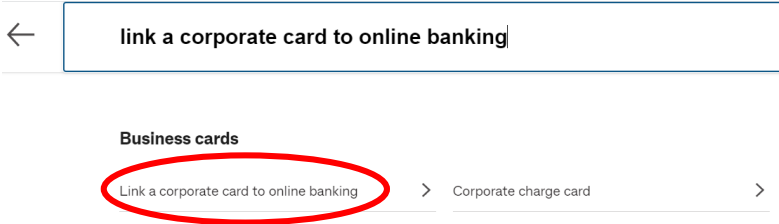
1

Navigate to CommBank.com.au and search for “Link a corporate card to online banking”



2

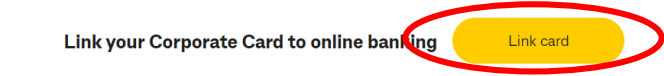
Select “Link a corporate card to online banking”



3

Select “Link card”

Manage your Corporate Card online



Once your card is linked to NetBank and the CommBank app, you can:

- [Activate your new card](#)
- [Reset your existing PIN](#)
- [Lock your card temporarily](#)
- [Report your card lost, stolen or damaged](#)
- View your transactions
- [Download your statements in NetBank](#)
- Manage contactless payments and in-store or online international purchases



# Cardholders without NetBank

4

Complete your Corporate Card number, expiry and card PIN and select “Next”

## Let's start with your card details

Make sure you have at least one form of valid ID, such as a driver licence, Medicare card, passport or birth certificate to complete your ID check.

Corporate Card number

Expiry date

MM/YY

Card PIN

Next

5

Read through the on-screen confirmations and Privacy Acknowledgement and Consent

Confirm you agree with the following:

- The details you provide in this form are complete and correct
- Your Corporate Card will appear in your NetBank account
- CommBank can use and disclose your personal information as specified in our [Group Privacy Statement](#)
- CommBank can use your details to communicate with you (e.g. by email, phone or SMS), including providing updates and reminders
- Agree to the [Electronic Banking Terms and Conditions \(PDF 243KB\)](#), including the section on [Privacy](#). If you don't want to view and agree to the Terms and Conditions electronically, please visit any branch to receive a copy and sign up for NetBank.
- Agree to the [Online ID Check Terms & Conditions \(PDF 193KB\)](#).

I agree

No, take me back

6

Select “I agree” if you are happy to proceed

I agree

No, take me back



# Cardholders without NetBank

7

Select “Register now”

**Confirmation**

By choosing to register with NetBank, you agree to the terms and conditions of the NetBank service.

**Already bank online with us?**

Save time by using your NetBank details to link your corporate card

**Log on to NetBank**

**New customer or don't bank online with us?**

Register with NetBank to link your corporate card

**Register now**

**I agree** **No, take me back**

8

Select “Get started”

**Let's connect your Corporate Card account**

**It only takes a few minutes to set up. You'll need:**

- To be over 14
- Have an Australian residential address
- Have at least one form of valid ID such as driver licence, Medicare card, passport or birth certificate.

Once we've connected your account, you'll be registered for NetBank and you'll be able to see your Corporate Card account online and in the CommBank App.

**Application steps**

- Account application
- ID verification
- Tax residency

**Get started**

9

Complete your full name and title, and select “Next”

**Let's get to know you**

We're going to check your ID details later. Make sure you enter you details exactly as they appear on your ID (e.g. driver's licence, passport, birth certificate).

**Title**

Please select

As shown on your ID

**First name**

As shown on your ID

**Middle name(s) - if you have one**

As shown on your ID

**Last name**

As shown on your ID

**Next**

# Cardholders without NetBank

10

Complete your contact details  
and select “Next”

[↑ Previous question](#)

## What are your contact details?

We'll use this to set up your account, send you important information and to help keep your account secure. These details will be used in your personal NetBank account, so it's better to use your personal details rather than your work details.

Mobile number

e.g. 0412345678

Email address

e.g. commbank@cba.com.au

Next

11

Complete your date of  
birth and select “Next”

[↑ Previous question](#)

## What's your date of birth?

Your date of birth must match your ID (e.g. driver licence, passport).

Date of birth

E.g. 13/02/1990

Next

12

Complete your home address and  
select “Next”

[↑ Previous question](#)

## What's your home address?

Address

e.g. 1 Harbour St, SYDNEY NSW 2000

[Enter address manually](#)

Next



# Cardholders without NetBank

13

Create an online banking password and select “Next”

[↑ Previous question](#)

**Set up a password for online banking**

You'll need this to log on to NetBank. Create a strong password that's not used across other accounts

**Password**

[Show](#)

Password must be

- 8-16 characters
- At least one number
- At least one letter

**Re-enter password**

Next

14

Review your details and if correct, select “It’s all correct”

[↑ Previous question](#)

**Is all your info correct?**

**Personal details** [Edit](#)

Title

First name

Middle name(s)

Last name

**Contact details** [Edit](#)

Mobile

Email

**Date of birth** [Edit](#)

Date of birth

**Address** [Edit](#)

Home address

It's all correct

15

Read through the on-screen confirmations and Privacy Acknowledgement and Consent, and select “I agree” if you are happy to proceed

Confirm you agree with the following:

- The details you provide in this form are complete and correct
  - Your Corporate Card will appear in your NetBank account
  - CommBank can use and disclose your personal information as specified in our [Group Privacy Statement](#)
  - CommBank can use your details to communicate with you (e.g. by email, phone or SMS), including providing updates and reminders
  - Agree to the [Electronic Banking Terms and Conditions \(PDF 243KB\)](#), including the section on [Privacy](#). If you don't want to view and agree to the Terms and Conditions electronically, please visit any branch to receive a copy and sign up for NetBank.
  - Agree to the [Online ID Check Terms & Conditions \(PDF 193KB\)](#).
- I agree

[No, take me back](#)



# Cardholders without NetBank

16

Select “Continue” to complete your ID verification



## You’re now registered for NetBank

**Your NetBank ID**  
12345678

Take note of this number. You’ll need it to log in to NetBank, along with the password you’ve just created.

We’ll need to confirm your ID and tax details before we can activate your account.

Continue

17

Continue by selecting “Continue to ID verification”

## Almost done

- ☒ Personal details
- ☒ ID check
- ☐ Tax residency

Activate your account by completing a quick ID verification and telling us your residency details.

### Netbank client number:

If you’re unable to complete ID verification right now, you can complete later. Sign into NetBank with client number and password or by visiting your nearest branch.

Continue to ID verification

18

Read through the instructions and select “Continue” to proceed

## Easily confirm your identity

We’ll need to check one or more of the following:

- Australian driver licence
- Medicare card
- Passport
- Australian birth certificate

### How it works

- Your personal and ID details are protected and stored securely
- Your ID documents will be checked with the document issuer or record holder
- We won’t have access to your credit score and our verification process won’t impact your credit rating

The Commonwealth Bank of Australia is collecting your personal information in order to comply with its regulatory obligations, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. This information will assist the Bank to verify your identity and may be used where you are not able to present original identification documents to the Bank. For more information about how we collect and handle personal information, including how you can access, or seek correction of, your information or contact us with any feedback, please see our [Privacy Policy](#).

By continuing you agree to our [online ID Check Terms and Conditions](#)

Continue

[Verify at a branch](#)



# Cardholders without NetBank

19

Choose your first preferred ID verification option

## Choose the first ID to be checked

We'll need to check one or more forms of ID

The name shown on your ID must match the name on your application

If you don't have an ID listed below, or your current name doesn't match your ID, you'll need to [complete your ID check in branch](#)

☒ Australian driver licence 

☐ Medicare card 

☐ Passport 

☐ Australian birth certificate 

20

Input your ID details for the selected ID type, review your details and select “Yes, details match ID” if correct

## Do these details match your licence exactly?

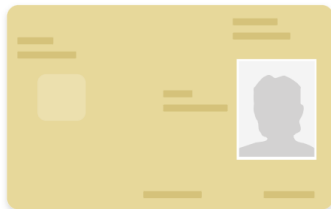
State your licence is from [Edit](#)

Name as shown on licence [Edit](#)

Licence number [Edit](#)

Card number [Edit](#)

Date of expiry [Edit](#)



Enter details as shown on your licence

Yes, details match ID

[Try a different ID instead](#)

21

If prompted, select a secondary ID verification option & complete the required details

## Choose another ID to continue

You've already checked:

- Australian driver licence

The name shown on your ID must match the name on your application

If you don't have an ID listed below, or your current name doesn't match your ID, you'll need to [complete your ID check in branch](#)

☐ Medicare card 

☒ Passport 

☐ Australian birth certificate 

Continue



# Cardholders without NetBank

22

Select “Continue” to provide your tax residency details

**Add your tax residency details before you can activate this account**

Personal details ✓  
ID check ✓  
Tax residency ○

Australian law requires all financial institutions to ask about your tax residency to help reduce global tax evasion.

**Continue**

23

Complete your NetBank Client number and password and select “Log on”

**CommonwealthBank**

**Log on to NetBank**

Client number   
Password   
☐ Remember client number  
**Log on**  
[I've forgotten my log on details](#)

**New to NetBank?**

[Register for NetBank now](#)  
[Online support for our products and services](#)  
[Tips to stay safe online](#)  
 [How we protect you and our 100% security guarantee](#)

24

Once complete, you'll see a confirmation that the card has been linked to NetBank.

**Thank you**

Your corporate card will now appear in NetBank and the CommBank app.

**Back to NetBank**



# Installing the CommBank app



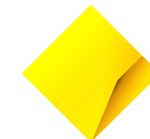


## What you'll need

You can use the CommBank app if you you're registered for NetBank. You'll need:

- An email address
- A valid mobile number to receive a NetCode SMS

The CommBank app is available on Android operating systems 6.0+ and iOS operating system 12+.

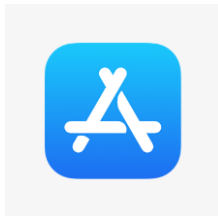


**Commonwealth Bank  
of Australia**

# Installing the CommBank app on iOS

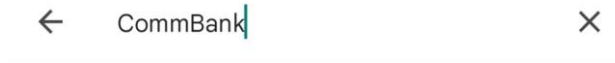
1

Open the App Store



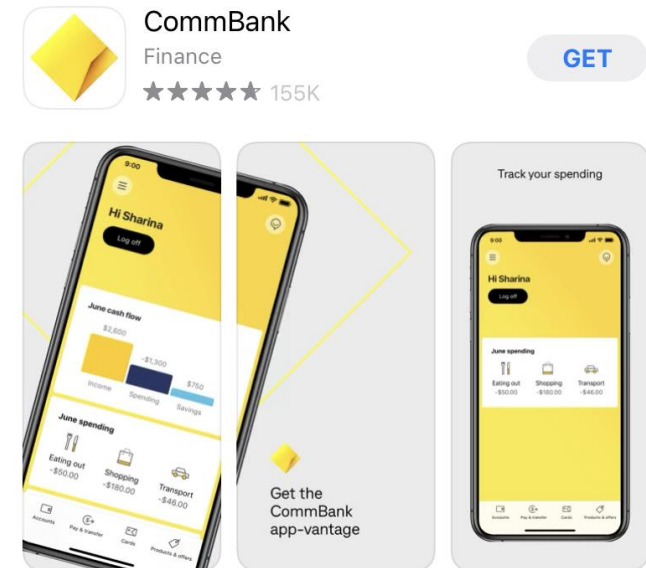
2

Search for  
“CommBank”



3

Press “Get” button



# Installing the CommBank app on Android

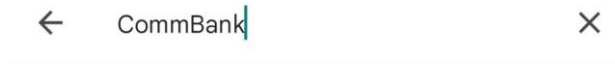
1

Open the Play Store



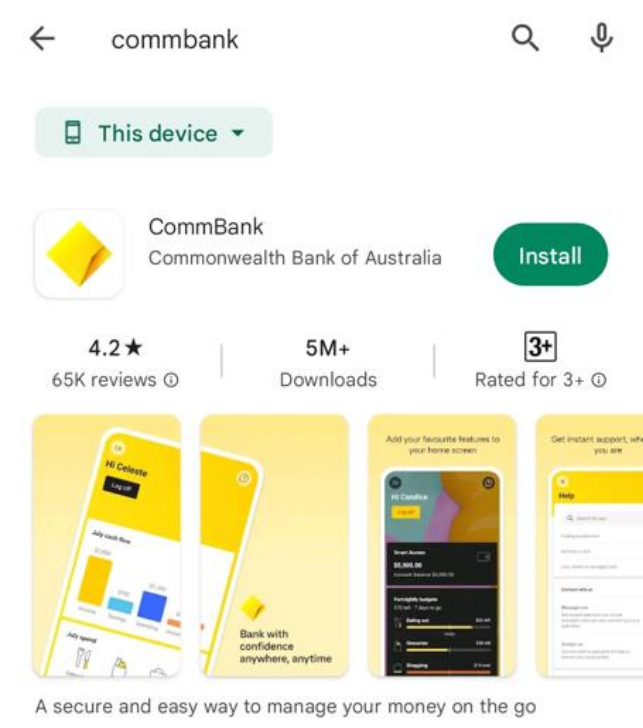
2

Search for  
“CommBank”



3

Press “Install” button



# Logging in to the CommBank app

1

Log in using your NetBank ID and password



2

Follow the on-screen instructions to generate and enter a NetCode.

This step is required to enable card self-service features.

3

Navigate to [commbank.com.au/corpcardonline](https://commbank.com.au/corpcardonline) to read more about the self-service functions:

- [Activate your new card](#)
- [Reset your existing PIN](#)
- [Lock your card temporarily](#)
- [Report your card lost, stolen or damaged](#)
- View your transactions
- [Download your statements in NetBank](#)
- Manage contactless payments and in-store/online international purchases



# Troubleshooting & FAQs



# Troubleshooting

## I was unable to link my card. What might have gone wrong?

**NetBank:** If you have been advised that NetBank is temporarily unavailable, we recommend you try again on the following day. If the error still occurs, please visit your nearest branch to complete your ID and establish NetBank.

Sorry!

NetBank registration is temporarily unavailable.

**PIN:** If you have entered your PIN incorrectly, you'll need to try again. If you are unsure of your PIN, please visit a branch to reset your PIN, or call 13 15 76 to request a new PIN be mailed to you. Alternatively, you can ask your card administrator to request this on your behalf.

**Name mismatch:** If you used your preferred name or a shortened name when you applied for your card, the name on your card will be different to the CommBank profile we have for you (if an existing NetBank user) or your ID documents (if registering for NetBank for the first time). You'll need to visit your nearest CommBank branch with valid ID to update your name. Once your name has been updated, try linking your card again online.

### Other potential errors:

- Your card may already be linked to a NetBank profile, such as a director or point of contact. They will be able to advise if they have your card linked.
- If you have been advised there was a technical error, please try again.

If you have an existing NetBank account and are unable to resolve the issue, please call us on 13 1576 or email [corpcardenq@cba.com.au](mailto:corpcardenq@cba.com.au) to determine why the card is not linking. If you do not have a NetBank profile and are unable to link digitally, please visit a branch to establish NetBank and then complete your card linkage online.



# FAQs

## Do existing Cardholders have to link their Corporate card to NetBank and the CommBank app?

No, but it is recommended. Cardholders will be able to perform the self-service functions noted on the introduction page of this document and will no longer need to call us to action these items.

## Why do Cardholders need to have their identity verified?

To enable self-service features in NetBank and CommBank app, we need to link each Corporate card to a CommBank profile. If a cardholder is not an existing CommBank customer, we'll need to verify their identity online to ensure that we have enough information to create a profile.

## Can Cardholders activate their new Corporate card in NetBank and the CommBank app?

Yes, but only if the Corporate card is already linked to the Cardholder's NetBank profile and they have received their new card.

If the Corporate card is inactive and not linked to NetBank, and the Cardholder has received their new card, they'll need to activate it first. Once the card is active, the Cardholder can link it to NetBank. Any future card activations can be done in NetBank or the CommBank app.

## Can a Cardholder transfer funds from their personal accounts into their Corporate card?

Yes, if they need to pay funds from their personal account, they can do so by either a funds transfer or BPAY.

## Will a Corporate card balance affect a Cardholder's net position in NetBank and the CommBank app?

No, if a cardholder has existing accounts or products with us their Corporate card will not affect their net position.

## Will linking a Corporate card to NetBank impact a Cardholder if they want to apply for a loan or another product?

No, a Corporate card will not affect personal liability if Cardholders apply for other products.

## How can a Cardholder update the name on their Corporate card?

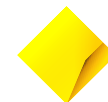
If a Cardholder has linked their card to NetBank, they'll need to visit the [nearest CommBank branch](#) to update their name.

## How will CommBank use a Cardholder's personal information?

View our [Group Privacy Statement](#) for more information.

## What if a cardholder can't remember their PIN?

If they need to change their PIN, Cardholders should visit their nearest branch or call 13 1576 any time (or +61 2 9009 0593 from overseas).



# Contact Us

Please ensure you have read this guide in detail before contacting us about these changes.

If you require further assistance, please use the following options:

- For Cardholders: please contact your Card Administrators for assistance or call us on 13 15 76
- For Card Administrators:
  - Institutional Banking Clients: call us on 1800 008 747 or email [ibclientservice@cba.com.au](mailto:ibclientservice@cba.com.au)
  - Business Banking Clients: call us on 13 15 76 or email [corpcardeng@cba.com.au](mailto:corpcardeng@cba.com.au)

# Things you should know

This document is provided to you by the Commonwealth Bank of Australia (CommBank, the Bank, Group) ABN 48 123 123 124 AFSL 234945.

This document and the information contained within is confidential. This document is given to you on the basis that neither the document nor the contents within will be disclosed or distributed in any form to any third person, other than to your directors, employees, agents and professional advisors without the Bank's express written consent. This obligation will not apply if the information is available to the public generally (except as a result of a previous breach of this confidentiality obligation) or as required by law. The Bank accepts no liability for any loss or damage of any kind arising out of the use or unauthorised distribution of this document.

The information contained in this document is only available to persons who are wholesale clients as defined in the Corporations Act 2001.

Information contained in this document, while care has been taken to ensure that the information in this document is correct and any opinions, conclusions or recommendations are accurate at the time given, the Bank makes no warranty, either express or implied, as to the accuracy, reliability or completeness of the information. CommBank does not accept any liability for any loss arising from your reliance on the information, or from any error or omission in or from the information provided.

The information provided in this document is indicative of what the expected outcomes might be, based on assumed facts that are contemplated in this document, and should not be relied upon. Any opinions, conclusions or recommendations of the Bank, as contained in this document, are subject to change without notice and may differ or be contrary to the opinions, conclusions or recommendations expressed by other business units of the Bank. Any reliance on this information is at the person's own risk.

The information provided has been prepared solely for informational purposes and is not intended to represent advice, or an offer or a solicitation of an offer to buy, sell or issue

financial products or an offer of finance. The contents should not be relied upon as a substitute for making independent business decisions and obtaining appropriate professional advice. Any subsequent financing proposal would be subject to the Bank's formal review and credit approval process, market conditions at the relevant time, and documentation satisfactory to the parties.

The information included in this document is the Bank's copyright.

The Bank maintains policies and procedures designed to minimise the risk that officers and employees are influenced by conflicts of interest and improper disclosure of confidential information.

This document may contain statements that are not purely historical in nature, but are 'forward-looking statements. Such statements are or will be based upon certain assumptions. Actual events are difficult to predict and are beyond the control the Bank. There can be no assurance that any estimated returns or projections can be realised. Past performance is not a reliable indicator of future performance.

This presentation may also contain references to the Group's Global Markets Research. Global Markets Research produces research independently of all other business areas of the Group. Employees of Group are expressly prohibited from directly or indirectly:

- (1) offering or guaranteeing any company research coverage, a specific ratings or a specific price target, as an inducement for the receipt of corporate advisory business;
- (2) threatening to retaliate with adverse coverage or comments if such business is not awarded. All recommendations, ratings, price targets and opinions regarding a company are determined independently by the Group's Market Research Department. The Group's policy on independence of Research is captured in the IB&M Global Research Policy, and supported by a number of other policies and procedures. For further information on the independence of Global Markets Research, please refer to [www.commbankresearch.com.au](http://www.commbankresearch.com.au)



