

### *File Upload*

#### **1. What is File Upload?**

File Upload is a function of Business Internet Banking that allows you to upload and process payment files.

#### **2. How do I apply for the File Upload function?**

To utilize the File Upload feature, you must have a business account with BSP and be a registered user of BSP Business Internet Banking. An application form is available online at [www.bsp.com.pg](http://www.bsp.com.pg), at the branch that is closest to you, or from your relationship manager.

#### **3. Do I need any special software to use the File Upload function?**

Yes. You can download a mobile app for Business Internet Banking from the Apple App Store and Google Playstore. You can access the File Upload feature through BSP Business Internet Banking on a computer or smartphone using a standard web browser as well.

#### **4. Can I upload the current KunduPei file?**

No, the KunduPei file you have been emailing to BSP in a zipped format cannot be processed through the File Upload function.

#### **5. What types of files can I upload?**

File Upload function only supports a file called the Australian Banking Association (ABA) file.

- The majority of payroll and accounting software programs allow you to export payment files in the ABA format. If required, BSP can help you test and check your ABA file setup, as well as provide you with our ABA file specification.

#### **6. Can I include payments to BSP and other banks in a single file?**

Yes, a file may include payments made to accounts at other local banks and BSP accounts.

#### **7. What is the maximum number of files uploaded in a day?**

There are no limits on how many files can be uploaded each day, but processing depends on to the payment limits for file uploads and the availability of clear cash in your account.

#### **8. What is the maximum number of transactions per file?**

A file can contain a maximum of 5,000 transactions.

#### **9. What is the minimum number of transactions per batch?**

A file must include a minimum of one transaction.

#### **10. Can I edit a file through Business Internet Banking after been uploaded?**

No, after a file has been uploaded, Business Internet Banking does not permit updating of the payment details.

#### **11. Can I save an external file uploaded as a file template?**

No, Business Internet Banking does not allow external file to save as file templates.

**12. Can I upload and process a File on weekends or during a public holiday?**

Yes, files can be initiated and approved anytime including weekends and public holidays, subject to processing cut off times and availability of funds in the account.

**13. What cut off times apply to payments processed through File Upload?**

Files processed by BSP between 5am and 10pm daily (PNG time). If file is approved outside these times, it is processed the next business date.

**14. Can I cancel a file after it has been uploaded?**

Yes a file can be canceled at any one of the following stages:

- the file has been uploaded and saved but is yet to be initiated for approval – at this point the file can be deleted
- the file has been initiated but is yet to be approved – at this point the file can be declined
- the file has a future posting date and has been approved – at this point the batch can be cancelled

**15. When does the account debit for the file?**

Once the file has been authorized by the required number of approvers, BSP will debit the account, subject to processing cut-off time and the availability of funds in the account.

**16. Are there any fees charged for File Upload?**

The number of payments listed in the file and whether the beneficiary account is a BSP or non-BSP account will determine how much the BSP will charge. Fee details are combined and separately charged for BSP and non-BSP, respectively. For information about fees, please visit our website.

**17. Will there be a bulk debit on the account or individual debits for the file transactions?** The file total will be debited in bulk, and the fees will show up as separate bulk entries.**18. When do BSP accounts receive their payments?**

BSP account holders receive funds immediately after a file has been approved and processed.

**19. When do accounts with other banks receive their payments?**

Payments for other banks will be completed at the following exchange time, subject to file approval time. There are four (4) time frames each day for file exchanges: 9:30 am, 12:30 pm, 2:30 pm, and 4:30 pm.

**20. What happens if a payment fails to process?**

For failed BSP accounts, BSP will send back all unsuccessful payments to the account on the following working day. Details about the unsuccessful payments will be sent to you via Business Internet Banking. When money is refunded, there are restrictions on other bank-rejected items.

**21. Can I upload a file that has a past posting date?**

No, if the posting date has passed, Business Internet Banking will reject the file. The date must be either the current date or a future date.

**22. What happens when a file is uploaded and not approved on the same day?**

The file will sit in the Pending approval section for 5 days waiting for approval before it is banished or removed by the system.

**23. What happens when a file is scheduled to post in the future?**

Before the posting date, the file must receive approval from the required number of approvers. When there are sufficient funds in the account, the file will post on the scheduled day.

**24. What happens if the schedule file is approved on the posting date?**

The account will not be debited in real-time when the scheduled file is approved on the posting date; instead, it will post at 5 AM the next business day.

**25. What happens when a future dated file is approved?**

The file will be scheduled to be posted on the specified date. See cut-off times. The file won't process if there aren't sufficient money in the account on the posting date.

**26. Can a single Business Internet Banking user upload and approve a file?**

If your account signing authority is "one to approve" and the user has access to the files and has the authority to begin and approve the file uploads, then the answer is yes.

**27. Who can view the contents of a file?**

All Approver users and Maker users who are given access to the File Upload function is able to view contents of file.

**28. Can an approver view the contents of a file before authorizing the file?**

Yes approvers can view (but not edit) a file before approving it.

**29. What controls are in place to protect my data?**

BSP uses a variety of security measures, including as the most recent firewall and encryption technologies, as well as routine security assessments, to help safeguard the information associated with your Business account. These steps contribute to offering some of the greatest security currently available to secure your password, account information, and other sensitive data. Even when data is encrypted upon transmission over the Internet, BSP cannot ensure complete security.

You must keep your username and password private and safe since anyone who knows them will be able to access your BSP Business Internet Banking and all of your linked accounts.

BSP provides Business Banking customers with an added layer of security in the form of an app called BSP PaySecure. This is a mobile app that regularly generates a One Time Passcode (OTP) that you use to securely initiate and approve online payments made by either you or other authorized users. The circumstances under which you or BSP can be liable for unauthorized transactions is set out in the BSP Business Internet Banking Terms & Conditions.

**For more information**

If your question is not answered by these FAQs or you have other questions regarding File Upload and BSP Business Internet Banking, please contact our Customer Contact Centre on 320 1212/7030 1212 (local) or +675 305 7900 (international) or email us [onclientservice@bsp.com.pg](mailto:onclientservice@bsp.com.pg) or [onlineinfo@bsp.com.pg](mailto:onlineinfo@bsp.com.pg)