



## VISA ALERTS

# FAQ

Frequently Asked Questions

- 1 Q. What is BSP Visa Alert?**

A. This is a service offered by BSP and powered by Visa which allows our Visa cards holders to receive alerts via a SMS text or Email for certain transactions performed using their card.
- 2 Q. How does BSP Visa Alerts work?**

A. You will have to register for the service and choose from a predefined list of available transactions that alerts are issued on and also the method of how you wish to receive the alert (either via SMS and/or Email).
- 3 Q. How do I register for BSP Visa Alert?**

A. You have to register for the service by logging into your personal internet banking account and if you have a Visa card linked to your account there will be a BSP Visa Alerts option. Click on the tab and you will be taken straight to the registration screen where you complete the details. On completion of successful registration you will either receive an SMS text and/or Email to the mobile number and/or Email address that you registered advising accordingly.
- 4 Q. I don't have access to personal internet banking, how do I register for the service?**

A. To register for personal internet banking please visit your nearest branch or contact our Customer Service Centre as follows:

  1. Telephone: +675 320 1212;
  2. Mobile: +675 7030 1212;
  3. Facsimile: +675 321 1954; or
  4. Email: [servicebsp@bsp.com.pg](mailto:servicebsp@bsp.com.pg)
- 5 Q. Who is eligible to apply for a Visa Alert?**

A. Anyone who has an 'Active' Visa Debit card that is linked to an account.
- 6 Q. What type of transactions can I receive alerts for?**

A. There are five transaction alerts in the following order of priority:

  1. Decline
  2. Gas purchase
  3. International (out of country)
  4. ATM withdrawal
  5. Card Not Present (includes Internet, Mail Order, Telephone Order and recurring payments).

Only one alert will be issued if a transaction satisfies more than one alert, e.g. if a International transaction is performed and it is declined then only the Decline alert will be issued as it has a higher priority.

- 7 Q. How does BSP Visa Alerts work?**  
A. Once you have successfully registered, every time that you perform one of the transaction as mentioned in Q&A 6 you will either receive an SMS text and/or Email to the mobile number and/or Email address that you registered. The alert is issued soon after you process the transaction (near real time).
- 8 Q. Why is it important for customer to have this service?**  
A. It will help you keep tabs on your transaction(s) and alert you much sooner of any unauthorised use of your Visa card.
- 9 Q. How much do I pay for the service?**  
A. There is no BSP customer charge for this service, however you be liable for any applicable charges from your mobile or email provider.
- 10 Q. Will the SMS and Email alerts be available for all of my accounts?**  
A. The alerts will be available to accounts that are linked to your Active Visa card, that you registered.
- 11 Q. When registering for the service I note that there are default and minimum limit amounts already set, what is this and can they be changed?**  
A. The default amount is the default amount that we set that will trigger an alert and the minimum amount is the minimum amount we set for which an alert will be triggered. When registering you can set an amount higher or lower than the set default limit but you cannot set an amount below the minimum amount.
- 12 Q. If I have more than one Visa debit card can they all be registered?**  
A. Yes as long as the cards are Active and linked to your bank account (s).
- 13 Q. How many mobile numbers and email addresses can I register for the service?**  
A. You can register a maximum of two (2) mobile numbers and two (2) email addresses.
- 14 Q. Who do I call if I encounter problems, or want to know about the Terms & Conditions or any general information about BSP Visa Alerts?**  
A. The Terms and Conditions are available on our website and also displayed to you when registering for the service. If you have any problems or have any queries you can call the telephone number on the back of your Visa card.
- 15 Q. Can I access BSP Visa Alerts overseas?**  
A. Yes if you registered an Email address you will be able to receive the email wherever you are travelling, for a registered mobiles, this will have to have roaming capabilities with the roaming enabled to allow for SMS alerts to be received.
- 16 Q. I used my BSP Visa debit card at a BSP ATM and/or Eftpos merchant terminal and I did not receive an alert, why is this?**  
A. Alerts are not issued when transactions are performed at BSP ATMs and/or Eftpos merchants.
- 17 Q. In what email format will I receive Email alerts in?**  
A. Emails can be sent to you in, Plain Text, Rich Text or HTML (depending on the Email format you choose on registration) format and you must ensure that you

adjust your email settings to have mobile@visammg.com as a permitted domain so that the alerts will not be filtered as spam.

- 18 Q. Will there be any cost to access Visa Alerts overseas?**  
A. There is no BSP or Visa customer charge for this service, however you may be charged a roaming fee for receiving a SMS text – check with your mobile provider for any applicable charges.
- 19 Q. What are the Terms and Conditions governing this service?**  
A. The BSP Visa Alerts Terms and Conditions will govern this service. A copy is available on our website and when registering for the service the Terms and Conditions will be presented to you for you to go through and accept as part of the registration process.
- 20 Q. What are some of my responsibilities under the BSP Visa Alerts service?**  
A. You will have to ensure to keep your registered mobile number and Email address up to date and report any transactions that you are not aware of to us immediately.
- 21 Q. Who do I contact if I notice that the transaction is not made by me when I receive the alert?**  
A. Please call the phone number on the back of your card.
- 22 Q. Who do I contact if I notice transactions that I am not aware in my bank account?**  
A. Please call the phone number on the back of your card or visit your nearest branch as soon as possible.
- 23 Q. What is a near real time alert?**  
A. This means you will receive an alert soon after a transaction has been approved that would trigger an alert.
- 24 Q. If my mobile device is lost, stolen or fraudulently accessed by a third party what steps do I take to report it?**  
A. Please contact your mobile phone provider to report the matter. If you are provided a new SIM and telephone number you will have to logon unto your personal account via Internet Banking, access the BSP Visa Alerts tab and change your mobile number.
- 25 Q. What if my email account is fraudulently accessed?**  
A. It would be recommended that you close your existing email account open a new one and also set up new password. If you change your email address you will have to logon unto your personal account via Internet Banking, access the BSP Visa Alerts tab and change your email address.
- 26 Q. How do I stop this service/opt out if I wish to?**  
A. You can opt out of this service at any time by calling the number on the back of the card and request accordingly. You will also be issued a SMS alert on a monthly basis advising you of your ability to opt out of the service.
- 27 Q. I received an opt out SMS Alerts and it closed off with.....MSG&Data rates may apply, what does this mean?**  
A. This stands for Message and data rates may apply as some mobile carriers

plans may charge for SMS messages, please check with your mobile carrier for any applicable services.

**28 Q. I am already registered for BSP Alerts is it the same as BSP Visa Alerts?**

A. No the services are different with:

**BSP Alerts**

Being alerts issued on your bank account or branch request activity, such crediting of your salary payments, cheque book or cards awaiting collection, loan account arrears etc.

**BSP Visa Alerts**

Being alerts issued for transactions using your Visa card and as covered previously in this document.

**29 Q. How do I register for BSP Alerts?**

A. You have to register via our Mobile Banking service.

**30 Q. I don't have Mobile Banking, how do I register?**

A. To register for Mobile Banking please visit your nearest branch or contact our Customer Service Centre as follows:

1. Telephone: +675 320 1212;
2. Mobile: +675 7030 1212;
3. Facsimile: +675 321 1954; or

Email: [servicebsp@bsp.com.pg](mailto:servicebsp@bsp.com.pg)