

ONLINE BUSINESS BANKING

Business Banking Your Way



BSP Online Business Banking

Our Generation 3 Internet Banking solution was developed with you, our customer in mind, catering for the increased sophistication of online habits whilst taking into consideration the requirement for greater levels of security and fraud protection.

BSP Online Business Banking, a subsystem of the Generation 3 Internet Banking, was specifically designed for our business clients, with features developed to assist you in running your business including delegated user and payroll management.

BSP Online Business Banking will give you greater control over your funds, help to save you time and money, and importantly, it is easy to use.

Advantages of BSP Online Business Banking

Secure

- Two factor authentication
- Many to sign transaction approval
- Many to sign user creation
- Secure messaging

Flexibility

- Banking when it suits you
- Accessible worldwide

Savings

- Save time by banking online
- Reduce fees for online transactions

Greater Control

- Visibility and control over your accounts
- Delegated user management
- Transaction limits

What you can do

View your accounts

BSP Online Business Banking gives you secure access to your bank accounts from anywhere in the world, 24 hours a day. Through the Accounts and Transactions panels, you can:

- Check your account balances
- View transactions performed on each account
- Export transactional data for reconciliation and using your financial management software (e.g. MYOB, Quicken)

Make payments and transfer funds

BSP Online Business Banking makes it easy to manage your money; it's a great alternative to using cheques. Without having to visit the branch you can:

- Move money between your accounts instantly
- Make third party payments to accounts held either at BSP or other domestic banks
- Make international payments
- Process payroll
- Process Batch payments
- Pay your bills using BillPay

Schedule Future Payments

The future payments feature helps to ensure that all your payments are made on time, every time. You can set up a payment for a future specified date either as a one off payment or a recurring payment (e.g. weekly, monthly).

Nominate Delegated Users

Master users can delegate access to nominated employees by creating delegated user profiles. You will have complete control over the access levels of your delegated users. For example, you can allow your bookkeeper to view balances while your accounts manager can initiate and/or authorise payments.

Securely authorise transactions

BSP Online Business Banking supports many to sign approvals. This allows you to specify the number of approvers required to authorise transactions. Authorisers can approve or decline pending transactions initiated by other users. Additionally BSP provides users with a second layer of security through the use of eToken™ passes. This is a small portable device that generates a 6 digit security code that you use to securely authorise payments, protecting you from fraud.



Send messages securely to BSP

The messages function allows you to send and receive secure messages to and from our Client Service Centre. Use it the same way you would use your regular email account with the peace of mind that any financial content is completely secure and confidential.

Access statements online

To assist in the move towards paper free offices BSP offers eStatements, allowing you easy access to your bank accounts statements at any time.

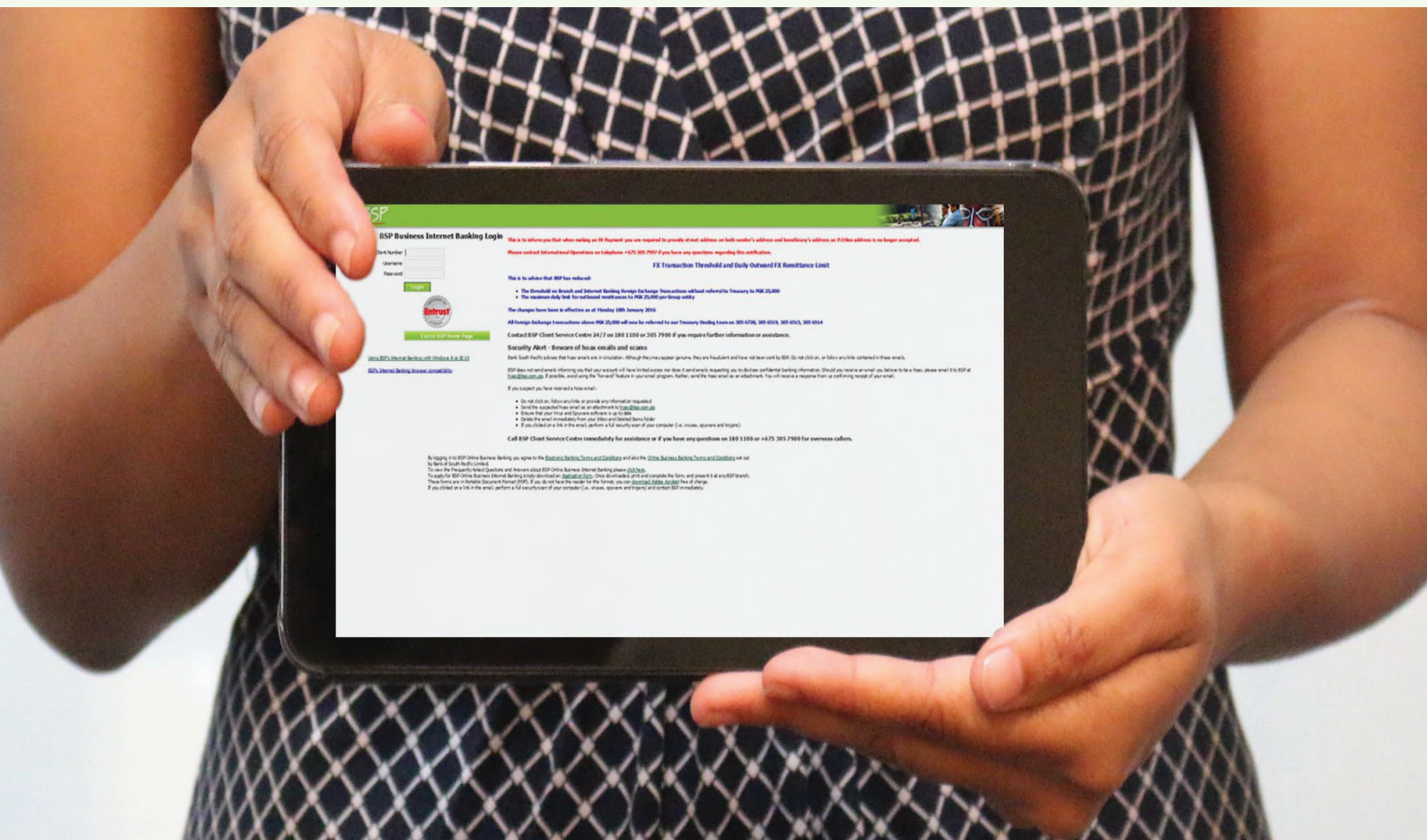
How to apply

If you are not yet a BSP customer please visit your local BSP branch to register. If you are already a BSP Business client you can:

- Contact your Relationship Manager
- Download the application from the BSP website
- Visit your local branch

Getting help

If you require assistance with BSP Online Business Banking please contact BSP Client Service Centre on 180 1100. You can also access our help guides 24 hours, 7 days a week via the BSP website www.bsp.com.pg





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Visit your nearest BSP branch