

# Online Business Banking

Business Banking Your Way



# BSP Online Business Banking

Our new 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 new Generation 3 Internet Banking, was specifically designed for our business clients, with features developed to assist you in running your organisation including delegated user and payroll management. The use of the 'flying boxes' design is the first of its kind in banking, giving our customers complete control over how they interact online by enabling personalisation of their online banking.

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:

### Improved Security

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

### Greater control

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

### Savings

- Avoid waiting in branch queues
- Reduced fees for online transactions

### Flexibility

- Banking when it suits you
- Customise to suit your needs
- Accessible worldwide

## What you can do

### View your accounts

BSP Online Business Banking give you direct access to your linked accounts from anywhere in the world, 24 hours a day. Via your account list you can

- Quickly check your account number, current balance and available balance
- View transactions performed on each account
- Export transactional data to 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 payments to third party domestic and international accounts held either at BSP or other banking institutions
- Quickly pay your bills with BillPay and manage your payroll, including the use of KunduPei.

### 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 once off or on a regular basis (e.g. weekly, monthly).

### Nominate delegated users

Master users can now give access rights to certain employees by creating delegated users. 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 make and authorise payments.

### Securely authorise transactions

BSP Online Business Banking now has many to approve functionality. This allows you to specify the number of approvals required for transactions to be made on each account and control which user can give authorisation on these transactions. Account authorisers can monitor and approve or reject pending transactions initiated by other users. Additionally BSP provides Business Banking clients with a second layer of security through the use of an eToken™ pass, which will be issued to each user with transaction approval rights. This is a small portable device that regularly generates a digital 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 customer service team. 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 at any time to statements which BSP has previously issued to you.

### 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](http://www.bsp.com.pg)

### Fees and Charges

BSP Online Business Banking is a cheaper way to do your banking. The fee and charges are as follows:

- Internal transfers - Free
- External transfers (pay anyone and Bill Pay) - PGK 0.50
- Foreign Exchange transfers - PKG 40.00
- Monthly Online Business Banking service fee - PGK 20.00
- eToken™ Pass - First two tokens free, PGK 75.00 per token thereafter





### For more information



Visit your nearest BSP branch or  
contact your Relationship Manager



BSP Client Service Centre:  
180 1100 (local)  
+ (675) 322 9900 ( International)



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[www.bsp.com.pg](http://www.bsp.com.pg)