

# ONLINE BUSINESS BANKING USER GUIDE



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# Introduction to BSP Online Business Banking:

This User Guide describes the functionality available to BSP Online Business Banking (OBB) clients. BSP Online Business Banking allows clients to securely access their BSP accounts from anywhere in the world, at any time, quickly and simply all via the Internet. You can do your banking from the convenience of your own home or office without visiting a branch or an ATM. With the use of the 'Corporate Group management' add-on, you can securely access accounts in related subsidiary businesses. This extended functionality is specific for large BSP corporate clients with a number of different related (groups) of companies. Contact your Relationship Manager for more details on corporate group management.

## Login Screen

In order to log on to BSP Online Business Banking you must enter your;

- Client number (shared by all users at the same organisation)
- Username (this is unique to you)
- Password

Then click the **[Login]** button.

**Note:** On first login you will be required to change your password and accept the BSP Online Business Banking Terms and Conditions.

**BSP Internet Banking Login**

Client Number

123455

Username

taccount

Password

.....

Login

## Logout Screen

To log out of the session click on the **[Logout]** button at the top right hand corner of the screen.



Figure 1 - Logout

A session summary will show that you have successfully logged out, followed by a summary display of the actions you performed during your Internet banking session.

Date	Description
20/09/2011 2:38:22 PM	Logged in
20/09/2011 2:42:44 PM	Added a Batch. Type: Credit; Organisation Name: Batch test; Description: test; Number of Payments: 1; Amount: 123.00
20/09/2011 2:43:20 PM	Edited a Batch. Type: Credit; Organisation Name: Batch test; Description: test; Number of Payments: 1; Amount: 1.00
20/09/2011 2:44:05 PM	Added a Batch Template. Type: Credit; Organisation Name: test3; Description: test3; Number of Payments: 1; Amount: 2.00
20/09/2011 2:44:25 PM	Added a Batch Template. Type: Credit; Organisation Name: test4; Description: test4; Number of Payments: 1; Amount: 2.00

Figure 2 - session summary

## Panels in MultiView and Classic View

Throughout this document you will continue to see references to 'panels'. A panel is a feature which can be used within BSP online business banking and can be accessed via the left hand menu in both Classic and Multi View.

### MultiView

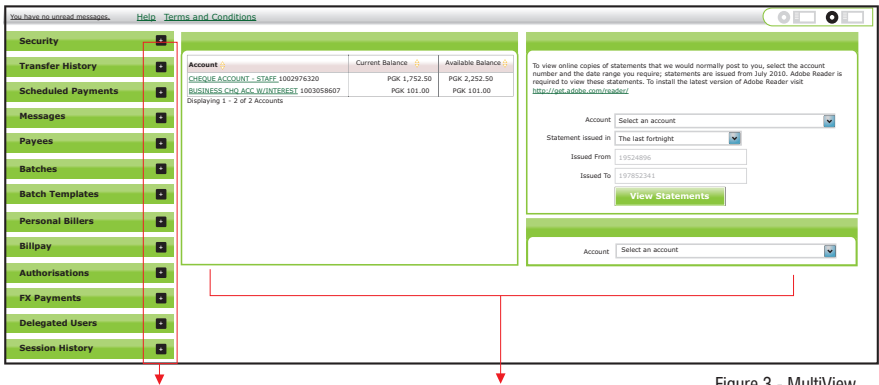


Figure 3 - MultiView

Click on the '+' sign to access panels, or click and drag onto panel area at right.

Panel Area. Notice that 3 different panels are shown in this example. There is no limit to the number of panels you can have in the panel area.

Multi View allows you to customise what you see on the screen after login. Whereas, the Classic view defaults to the accounts list and will only show one panel at a time. The Multi View displays multiple panels on the screen at once. You can decide which you would like to display and arrange them in any order you prefer.

To switch to Multi View click the button circled below.



Figure 4 - selecting MultiView

Clicking on the [ + ] sign will expand the panel and the [ - ] sign will minimize the panel bringing it back to the Function Menu on the Left hand side. Clicking on [ + ] will maximize the selected panel you choose to work with.

Classic View

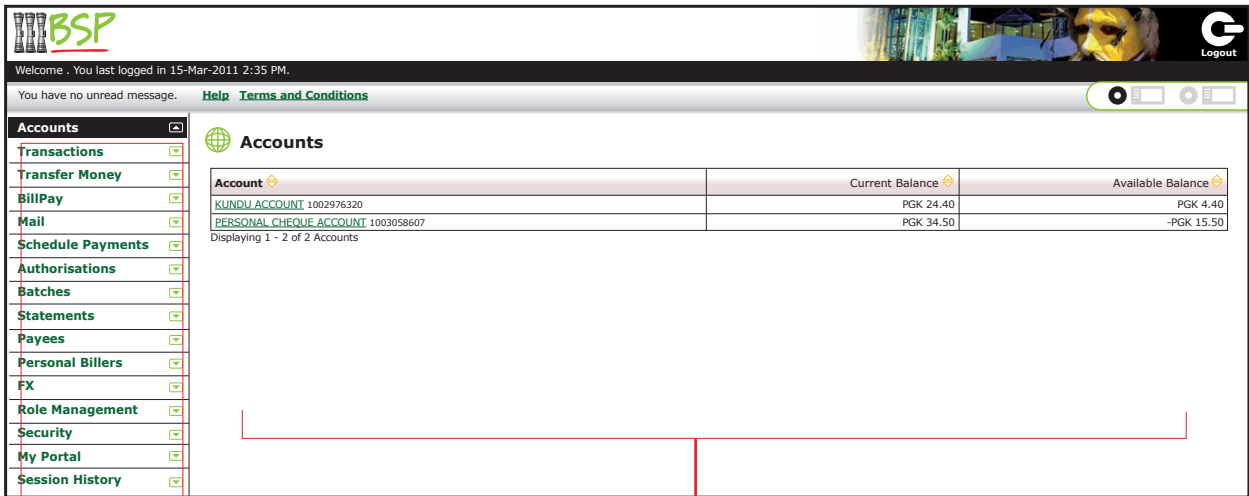


Figure 5 - Classic View

Click here to view panels

Panel area. Only one panel can be shown at a time.

The classic view will only show information on the selected panel. It displays one panel at a time.

ACCOUNTS PANEL

The first screen you will see in classic view of BSP Online Business Banking is the Accounts panel. This will display all the accounts you have registered and set up for viewing within BSP Online Business Banking. It will show the account name (or account nickname), account number, current balance, and available balance.

You can sort the accounts by clicking on the ⬅ symbol next to the heading of each column.

To view the account in more detail click on the account name in the [Account] column, this will take you to the Transactions panel.

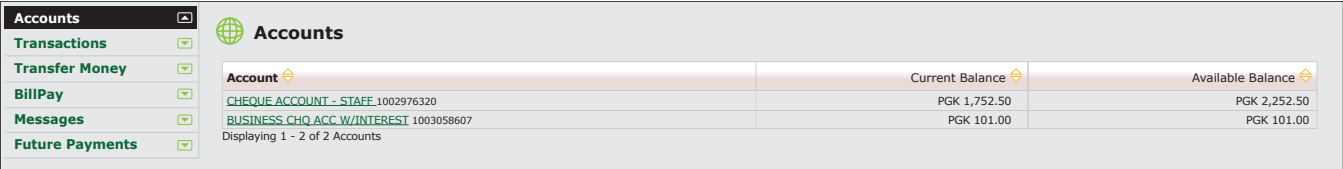


Figure 6 - Accounts Panel

**Note:** If you have more than 10 accounts registered for Internet Banking only the first 10 accounts will initially be visible. Use the arrows under the list to move through your account list.

Accounts	Accounts		
Transactions			
Transfer Money			
BPAY			
Messages			
Scheduled Transaction			
Authorisations			
Batches			
BPAY View			
Payees			
Billers			
Batch Templates			
Maintenance			
Role Management			
Security			

Account	Balance	Available
Everyday Business Account 60163415	AUD 47,283.00	AUD 47,283.00
Premium Business Account 60163417	AUD 50,986.54	AUD 50,986.54
Business Online Saver 6016341	AUD 50,190.33	AUD 50,190.33

Displaying 1 - 2 of 2 Accounts

Client Number 10005371

Account	Balance	Available
Everyday Business Account	AUD 47,283.00	AUD 47,283.00
Premium Business Account	AUD 50,986.54	AUD 50,986.54
Business Online Saver	AUD 50,190.33	AUD 50,190.33

Client Number 10005372

Client Number 10005373


Account	Balance	Available
Everyday Business Account	AUD 47,283.00	AUD 47,283.00
Premium Business Account	AUD 50,986.54	AUD 50,986.54
Business Online Saver	AUD 50,190.33	AUD 50,190.33

Figure 7 - Accounts Panel using Corporate Group Management

**Note:** If you have access to the Corporate Group management system there will be a list with multiple companies displayed (see above). The accounts within these companies will become selectable as the data is downloaded.

## TRANSACTIONS PANEL

The Transactions panel allows you to view transactions on your account(s) where you can print or export them to your financial management software.


**Transactions**

Select an account and a date range, and optionally enter other search criteria.

Account

Transaction Type

**Date Filter**

Date Range

Start Date

End Date

**Amount**

From

To

Description

Results Per Page

Sort Order

Figure 8

### Viewing Transactions

To view transactions, you must select the account from which the transaction relates. You also have the option of selecting the transaction type from the drop-down list. (If using Corporate Group Management you will select the Organisation Client Number before selecting the account. There will be an extra drop down list above the account field to select the organisation)

#### Optional fields:

- **Date Filter:** The date filter allows you to restrict the search of a transaction date range by completing the Date Filter section. If [For a specified range] is selected you will need to enter a Start Date and End Date
- **Amount section:** The amount section allows you to limit the search of a transaction [From] and [To] a value range. To search all transaction values, leave these fields blank.
- **Description field:** The description field allows you to search transactions with a certain description.
- **Results per Page:** Results per page allows you to define the number of results that are displayed on each page.

Click on the **[Search]** button to retrieve transactions matching your criteria. The search results page displays the transactions for the account selected.

You can choose to **[Print or Export]** by clicking on the relevant button. A new search can be done by clicking on the **[New Search]** button.

**Note:** If you are using MultiView the transactions will only display the transactions completed in the last 7 days for the selected account. To view all transactions you will need to maximise the panel.



**Transactions**

ACCOUNT 1004117394 CHEQUE ACCOUNT - STAFF Current Balance PGK 1,752.50

Transaction Type All

Amount range from PGK 0.00 To ANY

Date Range The last week: from 13/09/2011 to 20/09/2011

Date	Description	Debit	Credit	Balance
19/09/2011	EFT to 000-000 -1002976320	1.50		1,752.50
19/09/2011	Schedule Pmt - Test	1.00		1,754.00
19/09/2011	Test	25.00		1,755.00
19/09/2011	Test	10.00		1,780.00
19/09/2011	Test	100.00		1,790.00
19/09/2011	Transfer	10.00		1,890.00
19/09/2011	tfr	100.00		1,900.00

Displaying 1 - 2 of 2 Accounts

**New Search** **Print or Export**

Figure 9

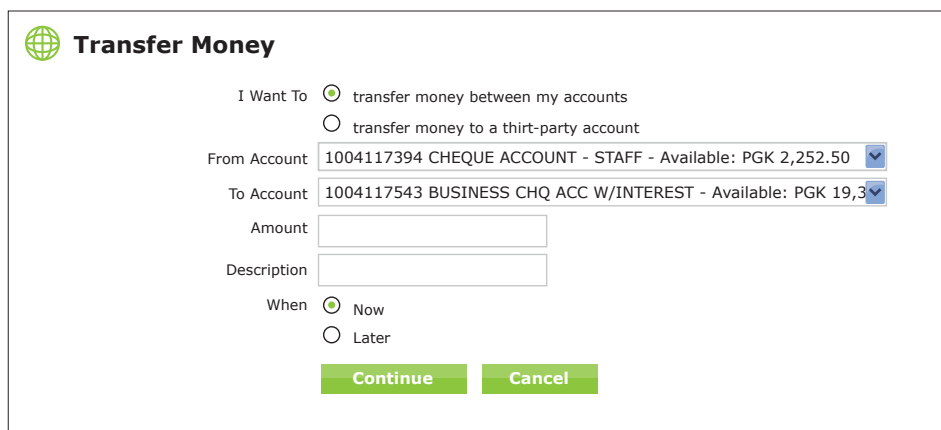
- **Print:** You can specify whether you want to print the entire list of transactions from your search or just the current page of transactions you are viewing. Clicking on the Print button will display the transaction in a printer friendly format that you can send to your printer.
- **Export:** You can specify whether you want to export the entire list of transactions from your search or just the current page of transactions you are viewing. You can choose from a selection of pre-defined export formats. Click on the Export button to download a file in the specified format.

## TRANSFER MONEY PANEL

This panel allows you to transfer money between your accounts (an internal funds transfer) and to third party accounts within PNG (other BSP account holders or accounts held with another bank).

### Transfer Money Between My Accounts – Internal Funds Transfers

To do a transfer of money between your accounts (an internal funds transfer) select **I Want To:** **[Transfer money between my accounts]**.



**Transfer Money**

I Want To ☒ transfer money between my accounts  
☐ transfer money to a third-party account

From Account 1004117394 CHEQUE ACCOUNT - STAFF - Available: PGK 2,252.50

To Account 1004117543 BUSINESS CHQ ACC W/INTEREST - Available: PGK 19,3

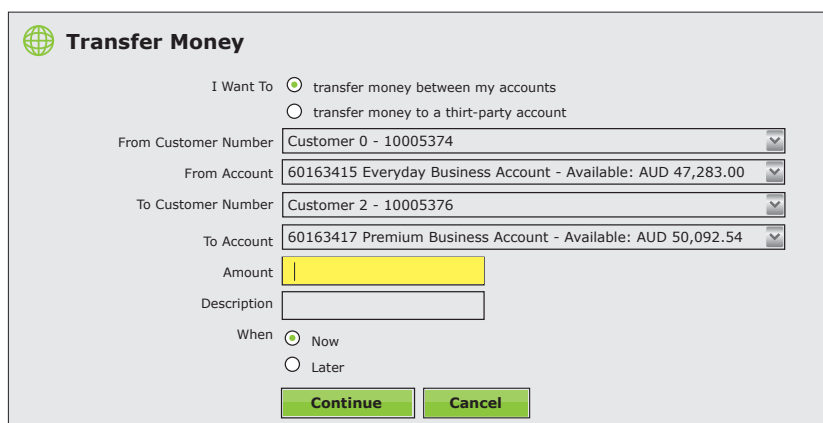
Amount

Description

When ☒ Now  
☐ Later

**Continue** **Cancel**

Figure 10 - Internal Transfer



**Transfer Money**

I Want To ☒ transfer money between my accounts  
☐ transfer money to a third-party account

From Customer Number: Customer 0 - 10005374

From Account: 60163415 Everyday Business Account - Available: AUD 47,283.00

To Customer Number: Customer 2 - 10005376

To Account: 60163417 Premium Business Account - Available: AUD 50,092.54

Amount:

Description:

When ☒ Now  
☐ Later

**Continue** **Cancel**

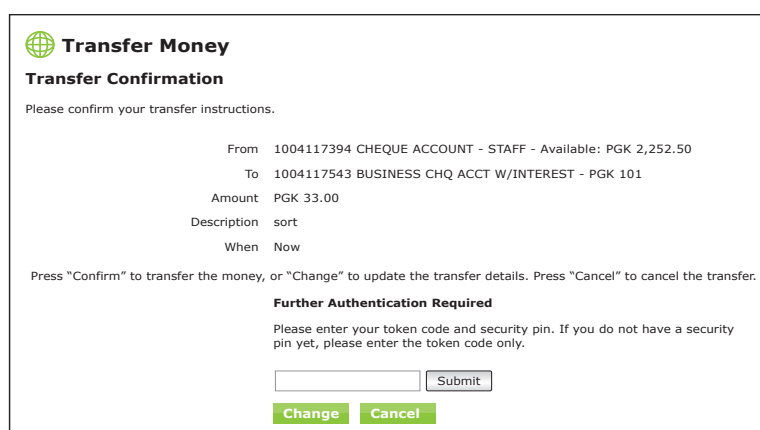
Figure 11 - Internal Transfer with Corporate Group Management

Enter a From Account, To Account, Amount, Description **[Optional]** (this will appear on your statement), and When (Choose when you would like the payment to be made).

Click **[Continue]** when all details are entered.

**Note:** Selecting **[Now]** in the When section will result in the payment being progressed as soon as possible. Selecting **[Later]** will allow you to input the date on which you would like the payment to be made.

If **[Continue]** is pressed you will be required to enter your One Time Password using your eToken™ Pass to confirm your identity.



**Transfer Money**

**Transfer Confirmation**

Please confirm your transfer instructions.

From 1004117394 CHEQUE ACCOUNT - STAFF - Available: PGK 2,252.50  
To 1004117543 BUSINESS CHQ ACCT W/INTEREST - PGK 101

Amount PGK 33.00  
Description sort  
When Now

Press "Confirm" to transfer the money, or "Change" to update the transfer details. Press "Cancel" to cancel the transfer.

**Further Authentication Required**

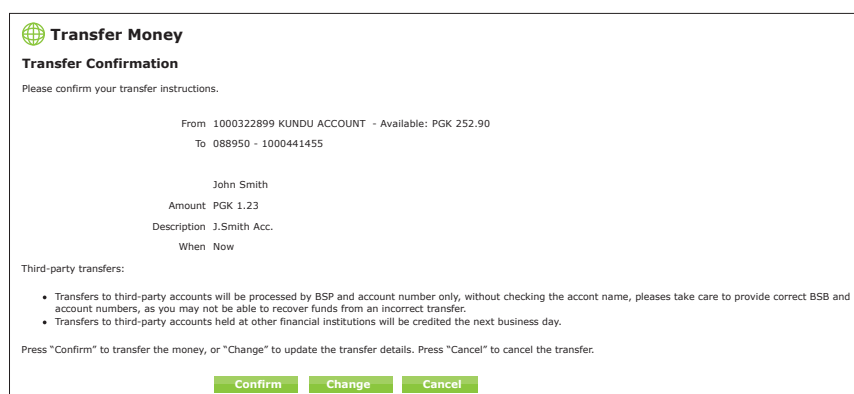
Please enter your token code and security pin. If you do not have a security pin yet, please enter the token code only.

**Submit**

**Change** **Cancel**

Figure 12 - Transfer Confirmation

A Transfer Confirmation page will appear. Press **[Submit]** once you have entered your token code to transfer the money, **[Change]** to update the transfer details or **[Cancel]** to cancel the transfer.



**Transfer Money**

**Transfer Confirmation**

Please confirm your transfer instructions.

From 1000322899 KUNDU ACCOUNT - Available: PGK 252.90  
To 088950 - 1000441455

John Smith  
Amount PGK 1.23  
Description J.Smith Acc.  
When Now

Third-party transfers:

- Transfers to third-party accounts will be processed by BSP and account number only, without checking the account name, please take care to provide correct BSB and account numbers, as you may not be able to recover funds from an incorrect transfer.
- Transfers to third-party accounts held at other financial institutions will be credited the next business day.


Press "Confirm" to transfer the money, or "Change" to update the transfer details. Press "Cancel" to cancel the transfer.

**Confirm** **Change** **Cancel**

Figure 13

You will then be shown a transfer receipt page, which will appear with your receipt number. You can print this page for your reference.





## Transfer Money

### Transfer Receipt

Your transfer has been processed

Receipt # 0000043229300000000001

From 1000734134 KUNDU ACCOUNT

To 000000-1001700754

John Smith

Amount K 1.23

Description J. Smith Acc.

When Now

**Important**


Your payment has been saved and is awaiting authorisations. The notification email has been sent out the authorisers.

**Ok** **Print**

Figure 14 – Transfer receipt page

## Transfer Money to a Third Party Account – Third party payments

Selecting the **[Transfer money to a third-party account]** option allows you to transfer funds to accounts within Papua New Guinea. For example, You can transfer to other BSP account holders or account holders with other banks within Papua New Guinea .



## Transfer Money

I Want To ☐ transfer money between my accounts ☒ transfer money to a third-party account

From Account 1004117394 CHEQUE ACCOUNT - STAFF - Available: PGK 2,252.50

To 324324-324324 test2

Amount Name test2

BSB 324324 ☐ use for BSP transfer (00000)

Account Number 324324 ☐ save these account details for later

Amount

Description test

When ☒ Now ☐ Later

**Continue** **Cancel**

Figure 15 – External Transfer

To initiate a transfer, enter:

From Account, To account, Account Name, BSB, Account Number, Amount, Description (this will appear on your statement and the statement of the recipient), When (when payment will be made).

Click the **[Continue]** button to proceed.

### Note:

- You can only select a 'To account' from the drop down list if you have previously saved the person you want to pay in your payees list
- If the transfer is to a Bank of South Pacific account you are not required to enter a BSB number, instead select the tick box indicating the payment is to another BSP account.
- Selecting **[Now]** in the When section will result in the payment being processed immediately. Selecting **[Later]** will allow you to input the date on which you would like the payment to be made.
- If you wish to use these biller details again in the future select **[Save these details]** to add this person to your Payees list.

If **[Continue]** is pressed a transfer confirmation screen is displayed and you will be required to enter your One Time Password using your eToken™ Pass to confirm your identity. Click **[change]** to alter the details of the payment, or **[Cancel]** to stop the payment from being made.

If you have entered the correct token ID the payment will be processed, pending any required approvals if more than one authoriser.

**Transfer Confirmation**

Please confirm your transfer instructions.

From 1004117394 CHEQUE ACCOUNT - STAFF - Available: PGK 2,252.50  
To 324324-324324

test2  
Amount PGK 30.00  
Description test2  
When Now

Third-party transfers:

- Transfers to third-party accounts will be processed by BSP and account number only, without checking the account name, please take care to provide correct BSB and account numbers, as you may not be able to recover funds from an incorrect transfer.
- Transfers to third-party accounts held at other financial institutions will be credited the next business day.

Press "Confirm" to transfer the money, or "Change" to update the transfer details. Press "Cancel" to cancel the transfer.


**Further authentication Required**

Please enter your token code and security pin. If you do not have a security pin yet, please enter the token code only.

Figure 16

If the correct password is entered you will be shown a transfer receipt page. This will appear with your receipt number. You can print this page for your reference.

**Note:** As shown in the example below, payments requiring further authorisations will not be transferred until full authorisation is received.

 **Transfer Money**

**Transfer Receipt**

Your transfer has been processed

Receipt # 0000043256400000000001  
From 1000322899 KUNDU ACCOUNT  
To 000000-1001700754

John Smit  
Amount PGK 1.23  
Description J.Smith Acc.  
When Now

**Important**

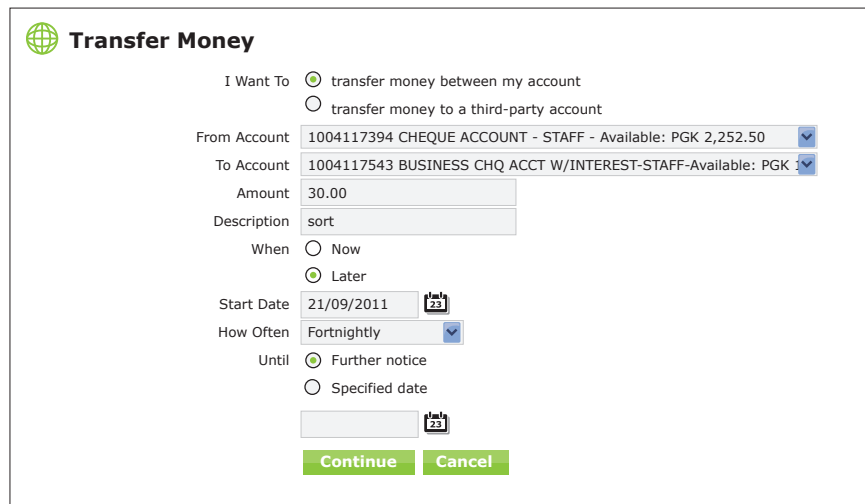
Your payment has been saved and is awaiting authorisations. The notification email has been sent out the authorisers.

Figure 17

### Transfer/Payment Scheduled for 'Later' – Scheduled payments

Any transfer or payment schedule for Later will require you to enter:

- Start Date – the date to begin payments
- How Often – the regularity of payments
- Until - When payments should stop.
- Clicking [**Further notice**] will mean the payment is to be paid on the specified intervals paid until you cancel the payment
- Selecting [**Specified date**] will require you to input the date you would like the payment to cease.



**Transfer Money**

I Want To ☒ transfer money between my account  
☐ transfer money to a third-party account

From Account 1004117394 CHEQUE ACCOUNT - STAFF - Available: PGK 2,252.50

To Account 1004117543 BUSINESS CHQ ACCT W/INTEREST-STAFF-Available: PGK

Amount 30.00

Description sort

When ☐ Now  
☒ Later

Start Date 21/09/2011

How Often Fortnightly

Until ☒ Further notice  
☐ Specified date

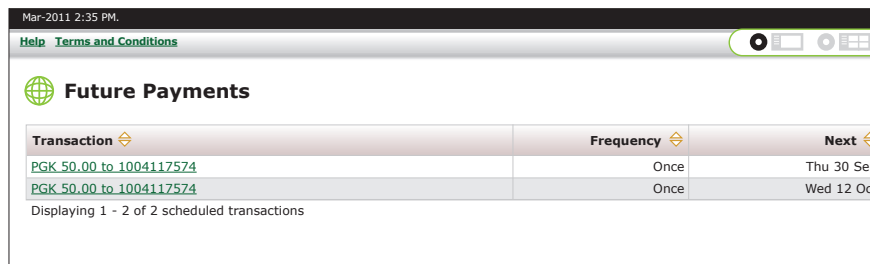
Continue Cancel

Figure 18

**Note:** All scheduled payments specified to be process at a later date are saved and can be view in the Future Payments panel.

## FUTURE PAYMENTS PANEL

The **Future Payments** panel stores all payments and transfers that have been scheduled to occur.



Mar-2011 2:35 PM.

[Help](#) [Terms and Conditions](#)

**Future Payments**

Transaction	Frequency	Next
PGK 50.00 to 1004117574	Once	Thu 30 Sep
PGK 50.00 to 1004117574	Once	Wed 12 Oct

Displaying 1 - 2 of 2 scheduled transactions

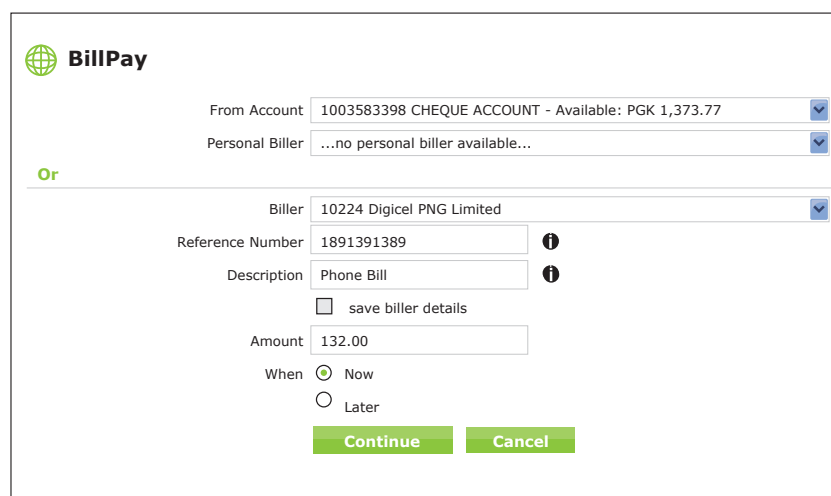
Figure 19 - Future Payments

Clicking on a transaction will show you the details of the payment.

Once you have selected a transaction you can **[Edit]** or **[Delete]** the transaction, or click **[Back]** to return to the Future Payments list

## BILLPAY PANEL

The **BillPay** panel allows you to pay your bills to organisations registered for BillPay. The lists of Billers found under the Biller drop down list are the companies registered for BillPay. This list is automatically pre-populated by BSP, and will be updated as new companies register to use the BillPay service



**BillPay**

From Account 1003583398 CHEQUE ACCOUNT - Available: PGK 1,373.77

Personal Biller ...no personal biller available...

Or

Biller 10224 Digicel PNG Limited

Reference Number 1891391389

Description Phone Bill

☐ save biller details

Amount 132.00

When ☒ Now  
☐ Later

Continue Cancel

Figure 20 - Billpay

To complete a BillPay payment, enter the following: From Account, Personal Biller, Reference Number, Description, Amount, and When you would like the payment made.

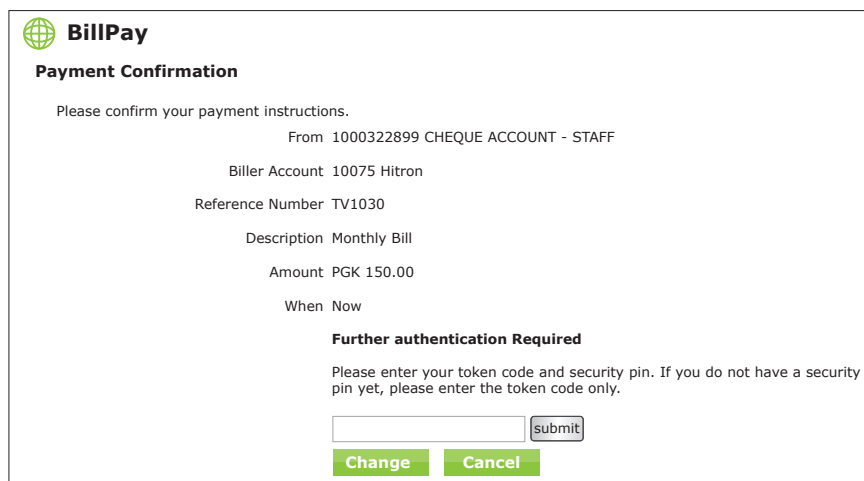
Click **[Continue]** to process the payment

**Note:**

- If you wish to save the biller details for future payments, select **[Save biller details]** to add the Biller to your Personal Billers list.
- You can only select a Personal Biller from the drop down list if you have previously saved details of the biller allowing them to display in the **Personal Billers** panel
- The Reference Number will be provided by the biller on their Invoice.
- Selecting **[Now]** will result in the payment being progressed immediately. Selecting **[Later]** will allow you to input the date on which you would like the payment to be made.

A payment confirmation page will be displayed for you to review before submission. You will be required to enter your One Time Password using your eToken™ Pass to confirm your identity.

Clicking **[Submit]** will process the payment if you have entered the correct token code, **[Change]** will return you to the previous page to update the BillPay details, and **[Cancel]** will cancel the payment.



**BillPay**

**Payment Confirmation**

Please confirm your payment instructions.

From 1000322899 CHEQUE ACCOUNT - STAFF

Biller Account 10075 Hitron

Reference Number TV1030

Description Monthly Bill

Amount PGK 150.00

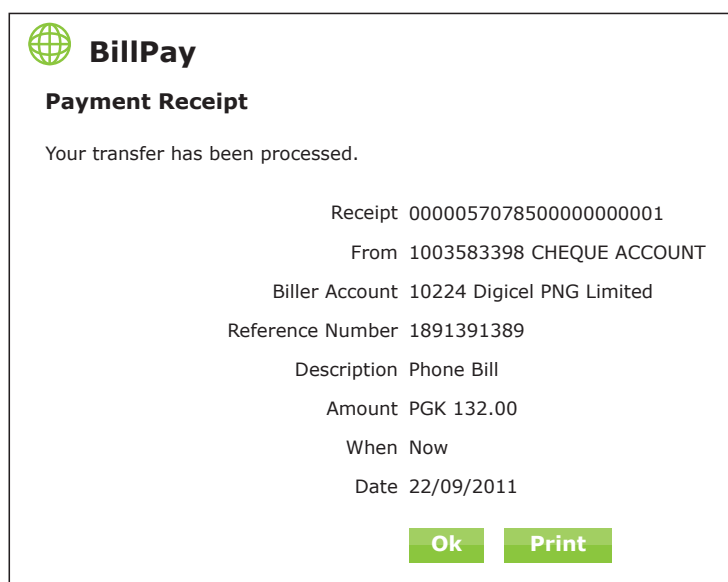
When Now

**Further authentication Required**

Please enter your token code and security pin. If you do not have a security pin yet, please enter the token code only.

Figure 21

If the correct password is entered you will notice the Confirm button displayed. Clicking **[Confirm]** will result in a transfer receipt page appearing with your receipt number. You can print this page for your reference. As with other transfers this payment will not be made until all required permissions have been received.



**BillPay**

**Payment Receipt**

Your transfer has been processed.

Receipt 0000057078500000000001

From 1003583398 CHEQUE ACCOUNT

Biller Account 10224 Digicel PNG Limited

Reference Number 1891391389

Description Phone Bill

Amount PGK 132.00

When Now

Date 22/09/2011

Figure 22

## PERSONAL BILLERS PANEL

Personal Billers allows you to manage your Billers for BillPay. Add Billers here to save time when making BillPay payments in the future. You can save your payment reference number and a description against any of the organisations that are registered for BillPay. From the Personal Billers panel you can view current saved Billers, add new Billers, or edit and delete previously saved billers. To edit or delete a biller, click the relevant link beside the biller you wish to modify.



 <b>Personal Billers</b>			
Personal Billers			
BillerID	Reference Number	Description	
10348	124578	b/o post png ltd	<a href="#">Edit</a> <a href="#">Delete</a>
10371	1425367890	Global Payee	<a href="#">Edit</a> <a href="#">Delete</a>
Displaying 1 - 2 of 2Billers			
<a href="#">Add</a>			

Figure 23 – BillPay Billers

### Adding a Biller

Add Billers here to save your reference number and personal description to save time when using BillPay in the future. As with the BillPay panel this will still only let you use Billers who are registered for BillPay.

 **Personal Billers**

Add Billers

Biller

Reference Number

Description

Press "Save" to update the details of the biller, or "Cancel" to return to you list of billers.

**Further authentication Required**

Please enter your token code and security pin. If you do not have a security pin yet, please enter the token code only.

Figure 24

Select your Biller, enter a Reference Number, and a Description.

You will then be required to enter your token code using your eToken™ Pass to confirm your identity. Then click submit.

After entering the correct token code click on the [Add] button to save the billers details. This will display the Add Biller page.

Save the details by clicking the [Save] button or click [Cancel] to clear input and return to the Personal Billers page.

**Note:** The Reference Number will be provided by the biller on their Invoice

## PAYEES PANEL

The **Payees** panel enables you to manage your payees list for use when making transfers to third parties. Enter details here of payees who you would regularly make payments to without having to enter their details each time you make a payment.

The payees list gives a listing of third parties you have previously saved with their Account Name, BSB, Account Number and a Description.


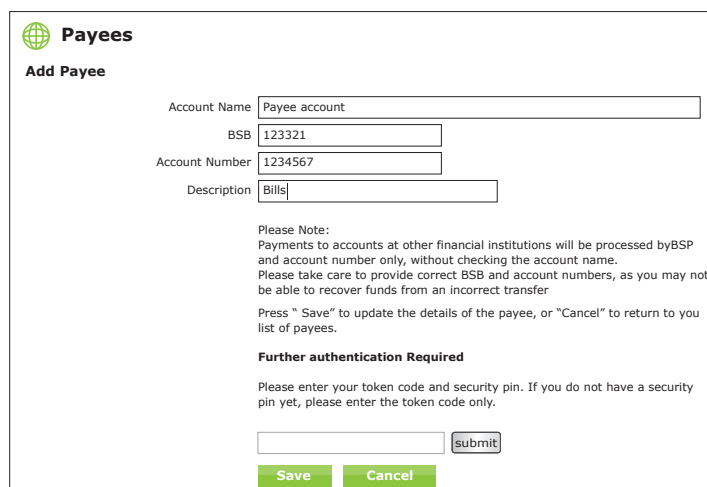
 <b>Payees</b>			
Account Name	BSB	Account Number	Description
Chris Cochran	012012	112233	Chris Account
John Smith	000000	1001700754	J.Smith Acc
Displaying 1 - 4 of 4 payees			
Click on a payee above to edit or delete. Press "Add Payee" to add a new payee to your list.			
<a href="#">Add Payee</a>			

Figure 25 - Payees

## Adding a Payee

Clicking on the [Add Payee] button will take you to the Add Payee screen.



**Payees**  
**Add Payee**

Account Name

BSB

Account Number

Description

**Please Note:**  
Payments to accounts at other financial institutions will be processed byBSP and account number only, without checking the account name.  
Please take care to provide correct BSB and account numbers, as you may not be able to recover funds from an incorrect transfer  
Press " Save" to update the details of the payee, or "Cancel" to return to you list of payees.

**Further authentication Required**  
Please enter your token code and security pin. If you do not have a security pin yet, please enter the token code only.

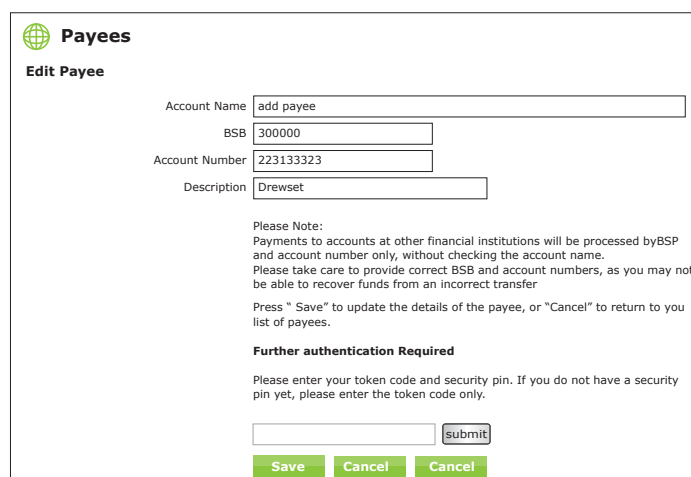
Figure 26 - Adding a Payee

To add a new Payee, enter the Account Name, BSB, Account Number and Description.

You will then be required to submit your Token code from your eToken™ Pass to confirm your identity. After entering your code click [Submit]. You will then be able to click [Save].

## View and Edit a Payee

To view and edit a payee, click on the Payees name. This will open up the Edit Payee screen



**Payees**  
**Edit Payee**

Account Name

BSB

Account Number

Description

**Please Note:**  
Payments to accounts at other financial institutions will be processed byBSP and account number only, without checking the account name.  
Please take care to provide correct BSB and account numbers, as you may not be able to recover funds from an incorrect transfer  
Press " Save" to update the details of the payee, or "Cancel" to return to you list of payees.

**Further authentication Required**  
Please enter your token code and security pin. If you do not have a security pin yet, please enter the token code only.

Figure 27

You will be required to enter your token code from your eToken™ Pass to confirm your identity before you can save changes. After submitting the correct code [Submit], then click [Save] to save changes or [Delete] to delete the Payee from your Payees list. Click [Cancel] to cancel changes and return to the previous screen.

## FX PAYMENT PANEL

The **FX Payment** panel allows you to perform International Payments/Foreign Exchange payments without having to visit a branch. This includes the ability to perform, import related payments, outward remittances by business or individual, imports and other related import payments as well as the ability to make these payments using pre booked deals from BSP Treasury.

The following payment types can be completed online:

- Payments using the current BSP exchange rate.
- Payments using your pre booked deals from BSP Treasury.
- BPNG Form R1 (FE Notice 20 – Notification of Outward Remittance of Currency by PNG residents and Individuals. Entities and Individuals Resident in Papua New Guinea).
- BPNG Form M (FE Notice 5 – Notification of Payment for Imports or Import Related Payments by PNG residents and Individuals. Entities

and Individuals Resident in Papua New Guinea).

If you're interested in finding out more about payments using pre booked deals from BSP Treasury Please contact your Relationship Manager or visit your local branch for further information.

**Note:** If using Corporate Group Management you will be able to use booked deals across your available subsidiaries. However you will need to select the organisation that you wish to transfer from before accessing the available deals for that deal.

The **FX Payment** panel has 3 tabs:

- New Payments – Create completely new payments
- Past Payments - Displays and lists recently made FX payments.

**Note:** These past payments can be selected and used as a template to automatically populate details when making a payment to the same person/entity


- Beneficiaries - Displays previously saved beneficiaries. It also allows you to add new beneficiaries for later use.

**New Payments option**

The New Payment option is used to enter and process an International Payment. There are five steps to making a payment.

**Step 1: BPNG Reporting**

Select if the payment is for an import payment or for remitting kina overseas

 **FX Management**

Customer Number 

MRS KAIL KWAIRAH 91183

New Payment

Past Payments

Beneficiary

Scheduled Payments

**International Money Transfer**

Step 1 of 5. BPNG Reporting


Select appropriate option:

☐ Payment for Import into PNG (PNG Form M)

☐ Remitting Kina of the foreign currency equivalent overseas (PNG Form R1)

Figure 28 – FX Payments

Enter: To Country, To Currency, Industry Code, and Purpose of Funds. When complete click the **[Next]** button.

 **FX Management**

Customer Number 

MRS KAIL KWAIRAH 91183

New Payment

Past Payments

Beneficiary

Scheduled Payments

**International Money Transfer**

Step 1 of 5. BPNG Reporting

Select appropriate option:

☐ Payment for Import into PNG (PNG Form M)

☒ Remitting Kina of the foreign currency equivalent overseas (PNG Form R1)

Booking Number (If Available)

Please select a booking number

To Country

Please select a country

To Currency

Please select a currency

Industry Code

Please select a industry

Purpose of Funds

Please select a purpose of funds

Next

Cancel

Figure 29

**Note:** You can select from Past Payments to quickly repeat input details for the same beneficiary or to auto complete Steps 1&2 apart from the amount.

## Step 2: Sender Information

You are required to type in your details as the sender. To proceed please enter the following details relating to the sender: Individual or Company, Full name, Address (must be street address, P.O. Box will not be processed), Phone, Fax Number, Email address, From Account, Fee From Account, Amount, Base Currency, Description

Press **[Next]**

The screenshot shows the 'FX Payment' interface with the 'Beneficiary' tab selected. The form is titled 'Step 2 of 5. Sender Info'. It contains the following fields and options:

- Company/ Personal Information:** Radio buttons for 'Individual' (selected) and 'Company'.
- Sender:** Text field with placeholder 'Full name of sender goes here'.
- Address:** Text field with placeholder 'Address of sender goes here'.
- Phone:** Text field with value '123 4567'.
- Fax:** Text field with value '321 1954'.
- Email:** Text field with value 'email@bsp.com.pg'.
- Bank:** Text field with value 'BSP'.
- Branch:** Dropdown menu with value 'RBS'.
- From Account:** Dropdown menu with value '001001661132 6-11 MONTHS TD Available: \$45, 943.15'.
- Fee From Account (if required):** Dropdown menu with value '001001661132 6-11 MONTHS TD Available: \$45, 943.15'.
- Amount:** Text field with value '123.45'.
- Base Currency:** Radio buttons for 'PGK' (selected) and 'AUD'.
- PGK to AUD Rate:** Text field with value '2'.
- Amount in (AUD):** Text field with value '246.90'.
- Debit Amount:** Text field with value '123.45'.
- Debit Fee:** Text field with value '50.00'.
- Description:** Text field with value 'My TT payment'.

At the bottom are three buttons: 'Prev', 'Next', and 'Cancel'.

Figure 30

### Note:

- Any fees associated with the foreign exchange payment will be deducted from the specified Account
- Base Currency: If you select PGK then a conversion will show how much AUD is going to be sent. If you select AUD then a conversion will show how much PGK will be deducted from your account to send the required AUD amount you entered in the Amount field.

## Step 3: Beneficiary Information

It is crucial that you input the correct details of the beneficiary. BSP will not be responsible for any incorrect information entered here. Please enter the following details: Select Beneficiaries from the Beneficiaries list, Beneficiary Full name, Beneficiary Address, Beneficiary Telephone, Account/IBAN Number, Bank, Branch, Swift Code, and Message. Continue by pressing the **[Next]** button.

The screenshot shows the 'FX Payment' interface with the 'Beneficiary' tab selected. The form is titled 'Step 3 of 5. Recipient's Info'. It contains the following fields and options:

- Beneficiary List:** Dropdown menu with value 'Please select a beneficiary'.
- Beneficiary Fullname:** Text field with value 'John Smith'.
- Beneficiary Address:** Text field with value '12 Fake Street'.
- Beneficiary Telephone:** Text field with value '123 4567'.
- Account/IBAN Number:** Text field with value '321 1954'.
- Bank:** Text field with value 'Bank's Name'.
- Branch:** Text field with value 'Branch1'.
- Swift Code:** Text field with value '000000'.
- Message:** Text field with value 'blank'.
- Save Beneficiary for later:** Check box (unchecked).

At the bottom are three buttons: 'Prev', 'Next', and 'Cancel'.

Figure 31

### Note:

- You can then save these Beneficiary details for later use by selecting **[Save Beneficiary for Later]** option.
- A Swift code is an identification code of a Bank or Financial Institution. For example BSP's SWIFT/BIC Code is: BOSPPGPM. Please ensure you check with the beneficiary to confirm what their banks SWIFT/BIC is together with their account details.



#### Step 4: Payment Details

The Payment detail page shows a confirmation of the Sender and Beneficiary details.

You will need to enter your token code from your eToken™ Pass to validate your identity. If you have entered the correct code you can submit the payment to be processed.

You can go back to the previous page by pressing the 'Previous' button, or cancel the payment by clicking 'Cancel'.

The screenshot shows the 'FX Payment' interface at 'Step 4 of 5. Payment Details'. It includes tabs for 'New Payment', 'Past Payments', and 'Beneficiary'. The page displays various payment details in a list format, followed by a 'Further authentication Required' section with a text input field, a 'Submit' button, and 'Prev' and 'Cancel' buttons. A small note at the bottom provides legal disclaimers.

**FX Payment**

New Payment | Past Payments | Beneficiary

**Step 4 of 5. Payment Details**

Sender IB testing  
From Account 1004117394  
Payment Description TESTING, PLEASE DO NOT PROCESS  
Beneficiary Test User  
Address Test Street, Australia  
Phone 123456  
Bank Foreign Bank  
Branch Address 123 Burke Street  
BSB/Account No. or Account: 445444  
IBAN No.  
Swift Code 11111111  
From Currency PGK  
Payment Currency AUD  
Foreign Amount 12.29  
Exchange Rate 0.4096  
Local Amount 30.00  
Transfer Fee 50.00  
Message Salary

**Further authentication Required**  
Please enter your token code and security pin. If you do not have a security pin yet, please enter the token code only.

**Submit**

**Prev** **Cancel**

Note: Some information is required for Balance of Payments reporting. Information as submitted is this FX Payment will be supplied to Bank of Papua New Guinea. It is an offence under the Central Banking Regulation to provide false information. Only Payments for clean transactions, which can be satisfied by completion of Form R1, may be processed online. Payments for Imports or any other type of FX transaction must be submitted via your Branch.

Figure 32

If you enter the correct token number then click **[Submit]** a disclaimer page will appear.

Click **[Prev]** to go back and edit details or **[Cancel]** to discard the payment.

#### Step 5: Payment Submitted

A payment submitted page will show the confirmation with the Reference Number that you can print for your reference.

The screenshot shows the 'FX Payment' interface at 'Step 5 of 5. Payment Submitted'. It includes tabs for 'New Payment', 'Past Payments', and 'Beneficiary'. The page displays payment confirmation details in a list format, followed by 'Print' and 'Make another Payment' buttons.

**FX Payment**

New Payment | Past Payments | Beneficiary

**Step 5 of 5. Payment Submitted**

Date 10/02/2011 7:18:29 PM  
Reference Number 10000007  
From Account 001001661132  
Payment Description My TT payment  
Beneficiary Jason Smith  
Address 12 Fake Street  
Phone 1234567  
Bank Bank  
Account/IBAN Number 1001700754  
Swift Code 000000  
From Currency PGK  
Payment Currency AUD  
Foreign Amount 246.90  
Exchange Rate 2  
Local Amount 123.45  
Transfer Fee 50.00

**Print** **Make another Payment**

Figure 33

**Note:** The Debit to your account will show as TRN or fee. Quote the reference number to assist your reconciliation.

## Past Payments tab

The past payments tab will allow you to do a search of all previously processed International Payments. It is a valuable time saving tool that allows you to process payments to people/companies that you have transferred funds to in the past as much of the detail required will be pre populated. Fill in the detail to query for the past payment. Once you have found the transaction in question you can click on the 'Use' button on the right hand side and the details for a payment to that beneficiary will be pre populated.

**FX Management**

Customer Number: MRS KAIL KWAIRAH 91183

**New Payment** | **Past Payments** | **Beneficiary** | **Scheduled Payments**

Transfer To:

Amount:

Date Filter:

Date Range: This month

Start Date: 14/04/2012

End Date: 18/04/2012

Amount:

From:

To:

Results per page: 10

Sort Order: Newest First

**Search**

Date Created	Account Number	Beneficiary	Amount	Status	
18/04/2012	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 24.88	Processed	<a href="#">View Use</a>
5/04/2012	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.40	Processed	<a href="#">View Use</a>
5/04/2012	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 3.42	Processed	<a href="#">View Use</a>
5/04/2012	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	Processed	<a href="#">View Use</a>
4/04/2012	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 1.00	Processed	<a href="#">View Use</a>
4/04/2012	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	Processed	<a href="#">View Use</a>
4/04/2012	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	Processed	<a href="#">View Use</a>
4/04/2012	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	Processed	<a href="#">View Use</a>
3/04/2012	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	Processed	<a href="#">View Use</a>

Displaying 1-9 of 9 transactions

Figure 34 - using the FX Past Transactions tab

## Beneficiary Tab

The beneficiary tab will allow you to:

- Display the list of beneficiaries previously saved
- Add new beneficiaries
- Edit the details of previously saved beneficiaries
- Delete previously saved beneficiaries

**FX Payment**

**New Payment** | **Past Payments** | **Beneficiary**

Full Name	Phone	Account Number	Bank Name	Swift Code	
John Smith	1234567	1001700754	Bank	000000	<a href="#">Edit</a> <a href="#">Delete</a>
John Smith	1234567	1001700754	Bank	000000	<a href="#">Edit</a> <a href="#">Delete</a>
John Smith	1234567	1001700754	Bank	000000	<a href="#">Edit</a> <a href="#">Delete</a>
John Smith	1234567	1001700754	Bank	000000	<a href="#">Edit</a> <a href="#">Delete</a>
John Smith	1234567	1001700754	Bank	000000	<a href="#">Edit</a> <a href="#">Delete</a>
John Smith	1234567	1001700754	Bank	000000	<a href="#">Edit</a> <a href="#">Delete</a>

**Add New**

Figure 35

## Scheduled Payments Tab

The Scheduled Payments tab will allow you to view a list of future scheduled payments waiting to be sent through for processing. These will only be displayed if you are using booked deals purchased through BSP Treasury.

**Note:** Carded (daily) rate transactions can't be future dated as they need to be processed at the time of purchase due to the chance of fluctuations in currency exchange rates. Only booked deals where the foreign currency has already been purchased by the client can be set up for a future transaction date.



## FX Management

Customer Number MRS KAIL KWAIRAH 91183

New Payment

Past Payments

Beneficiary

Scheduled Payments

Date Schedule		Country	Account Number	Transfer to	Amount	
18/04/2012	M	Australia	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 24.88	<a href="#">View Use</a>
5/04/2012	R1	Australia	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.40	<a href="#">View Use</a>
5/04/2012	M	Australia	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 3.42	<a href="#">View Use</a>
5/04/2012	M	Australia	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	<a href="#">View Use</a>
4/04/2012	R1	Australia	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 1.00	<a href="#">View Use</a>
4/04/2012	R1	Australia	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	<a href="#">View Use</a>
4/04/2012	M	Australia	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	<a href="#">View Use</a>
4/04/2012	R1	Australia	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	<a href="#">View Use</a>
3/04/2012	R1	Australia	1000182555 - CHEQUE ACCOUNT - STAFF	beneficiary name	PGK 2.49	<a href="#">View Use</a>

Displaying 1-9 of 9 transactions

Figure 36 - Scheduled Payments Tab

## MESSAGES PANEL

The Messages panel stores messages you send to, and receive from Customer Service. This can be used if you require help with BSP Online Business Banking or just have a general question relating to services offered by BSP.



### Messages

#### Inbox

Use this feature to securely contact the Call Centre

<input type="checkbox"/>	Subject	Received
<input type="checkbox"/>	<a href="#">Upgrade message check</a>	17 Sep
<input type="checkbox"/>	<a href="#">Re: Batch Processing Result</a>	17 Sep
<input type="checkbox"/>	<a href="#">Test for sending a New Msg</a>	17 Sep
<input type="checkbox"/>	<a href="#">Batch Processing Results</a>	17 Sep
<input type="checkbox"/>	<a href="#">Batch Processing Results</a>	17 Sep

Displaying 1 - 5 of 5 message

New Message

Sent Messages

Delete

Figure 37

### View messages you have received

Your inbox will automatically display any messages that you have received from Customer Service.



### Messages

#### Inbox

Use this feature to securely contact the Call Centre

<input type="checkbox"/>	Subject	Received
<input type="checkbox"/>	<a href="#">Upgrade message check</a>	17 Sep
<input type="checkbox"/>	<a href="#">Re: Batch Processing Result</a>	17 Sep
<input type="checkbox"/>	<a href="#">Test for sending a New Msg</a>	17 Sep
<input type="checkbox"/>	<a href="#">Batch Processing Results</a>	17 Sep
<input type="checkbox"/>	<a href="#">Batch Processing Results</a>	17 Sep

Displaying 1 - 5 of 5 message

New Message

Sent Messages

Delete

Figure 38

To view the contents of a message click the **[Subject]** of the message and the message will be displayed

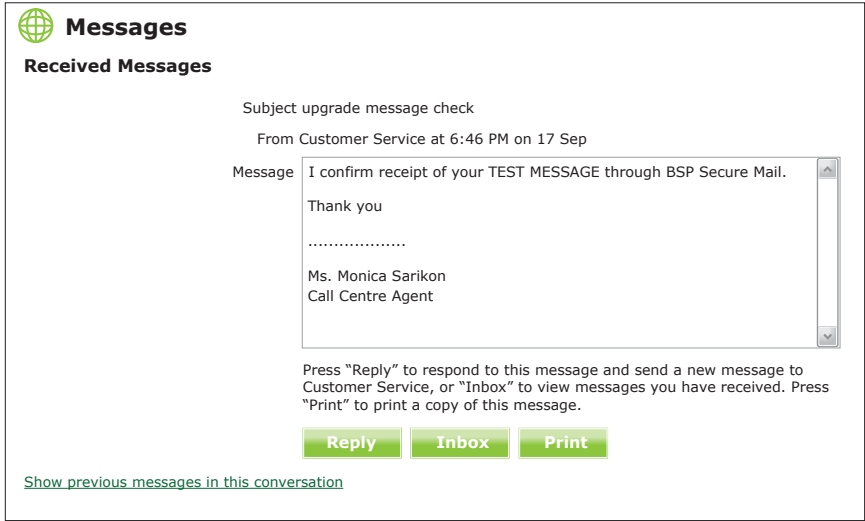


Figure 39

If you want to view the the full trail of messages related to this message, please click the **[Show previous messages in this conversation]** link. To reply to the message, click the **[Reply]** button beneath the message and follow the steps to send a new message.

You can delete any messages you have already read and no longer require from your Inbox by selecting them and clicking on the Delete button. You will be prompted to confirm that this is what you want to do before the messages are permanently deleted.

**Send a New Message**

To send a new message from your inbox click the **[New Message]** button and a new message page will be shown.

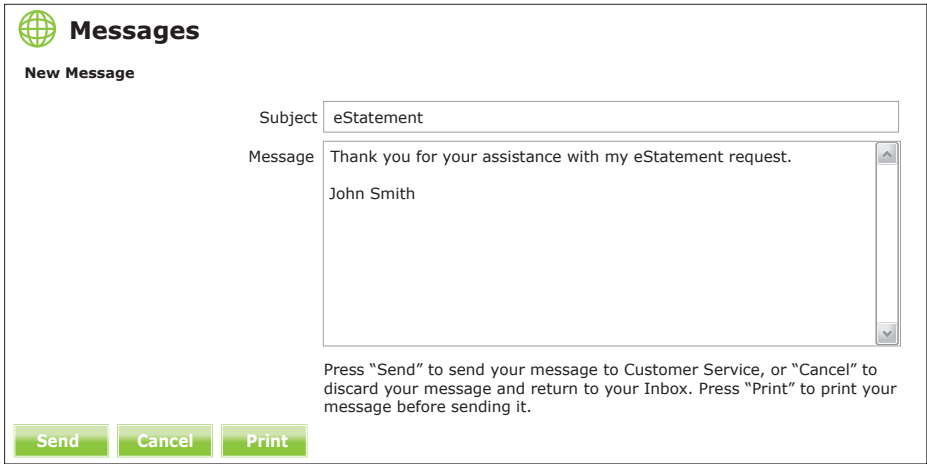


Figure 40

Enter a subject in the Subject Box and the information which you wish the Customer Service team to receive in the Dialogue box below the subject box.

Click **[Send]** to submit your message to Customer Service. **[Cancel]** to cancel the message and return to your Inbox or **[Print]** to print details you have input.

If you have clicked **[Send]** you will receive a message confirming that your message has been sent.

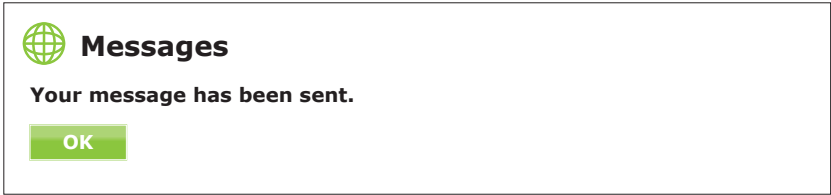
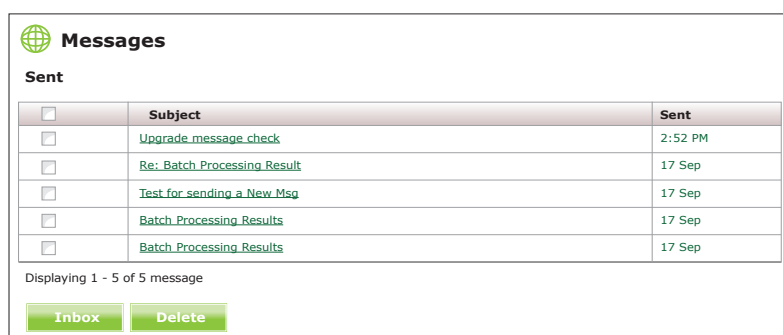


Figure 41

## View Sent Messages

Messages which you have sent to customer service are saved in the Sent Messages screen.



**Messages**

**Sent**

<input type="checkbox"/>	Subject	Sent
<input type="checkbox"/>	<a href="#">Upgrade message check</a>	2:52 PM
<input type="checkbox"/>	<a href="#">Re: Batch Processing Result</a>	17 Sep
<input type="checkbox"/>	<a href="#">Test for sending a New Msg</a>	17 Sep
<input type="checkbox"/>	<a href="#">Batch Processing Results</a>	17 Sep
<input type="checkbox"/>	<a href="#">Batch Processing Results</a>	17 Sep

Displaying 1 - 5 of 5 message

[Inbox](#) [Delete](#)

Figure 42

From your inbox click the **[Sent Messages]** button and a list of the messages you have previously sent will be listed.

Click on the subject of a message to view its contents. Select a message using the tick box and then click **[Delete]** to permanently remove a sent message from your Sent Messages box (multiple messages can be selected).

Selecting **[Inbox]** will return you to your messages Inbox.

## SECURITY PANEL

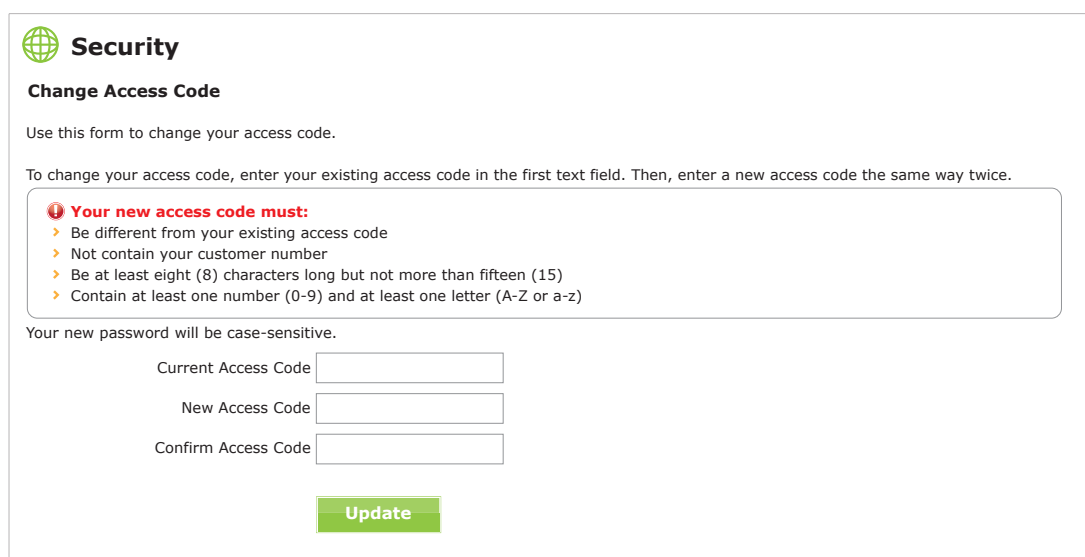
The Security panel allows you to change the password which you use to login to BSP Online Business Banking. You should regularly change your Password to maintain the security of your account.

To change your password, enter your current Password, the New Password (which you would like to use), re-enter this new password in the Confirm Password field.

Click the **[Update]** button to finalise the change.

**Note:** To comply with security standards your password must be:

- Different from your existing password
- A minimum of at least eight characters long but not more than fifteen.
- To contain at least one number (0-9) and at least one letter.



**Security**

**Change Access Code**

Use this form to change your access code.

To change your access code, enter your existing access code in the first text field. Then, enter a new access code the same way twice.

**⚠ Your new access code must:**

- Be different from your existing access code
- Not contain your customer number
- Be at least eight (8) characters long but not more than fifteen (15)
- Contain at least one number (0-9) and at least one letter (A-Z or a-z)

Your new password will be case-sensitive.

Current Access Code

New Access Code

Confirm Access Code


[Update](#)

Figure 43 – Change access code

## SESSION HISTORY PANEL

**Session History** is a listing of all the activities you have performed using BSP Online Business Banking. You will be able to select by date range to bring up the session history within a selected period.

**Note:** The session history of other users linked to the business (e.g. other delegate users) is not shown, unless you have the appropriate permissions allowing such access. All Master Users as well as authorised delegated users will be able to view the session history of the other users. If you have this level of access you will be able to search by user and/or by date range. Results will be based on the date and start time of individual sessions.



The screenshot shows the 'Session History' panel with a table of activities. The table has two columns: 'Date' and 'Description'. The first row shows a session on 10 February 2011 at 02:42:46 PM. The second row shows a session on 16/02/2011 at 2:42:46 PM with the description 'Logged in'. The third row shows a session on 16/02/2011 at 2:43:00 PM with the description 'Transferred \$1.23 from 1000734134 Kundu Account to 000000-1001700754 John Smith with Receipt Number 0000004322930000000001'. The fourth row shows a session on 16/02/2011 at 2:44:05 PM with the description 'Bill Pay transaction'. The fifth row shows a session on 16/02/2011 at 02:45:58 PM with the description 'Posted a telegraphic transfer'. Below the table, there are several rows of session data with expand/collapse icons (+/-) and a 'Print' button at the bottom.

Date	Description
10 February 2011 02:42:46 PM	
16/02/2011 2:42:46 PM	Logged in
16/02/2011 2:43:00 PM	Transferred \$1.23 from 1000734134 Kundu Account to 000000-1001700754 John Smith with Receipt Number 0000004322930000000001
16/02/2011 2:44:05 PM	Bill Pay transaction
16/02/2011 02:45:58 PM	Posted a telegraphic transfer

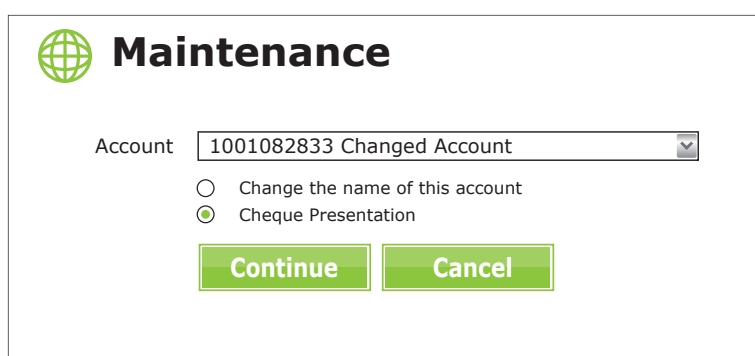
Figure 44

Click on the [ + ] next to any session to see the details of that session, [ - ] to hide the details of any session, or **[Print]** to print session history.

## CANCEL CHEQUES

You can request to cancel a cheque via the Maintenance Panel. If a cheque is lost, you no longer need to travel into a branch to have that cheque or range of cheques cancelled. Select the Maintenance tab, select the account, select the "Cheque Presentation" radio button and click the continue button.

From here you will be able to enter the cheque number and other details if available. If the cheque has not already been processed at a branch the system will be able to automatically put a hold on the cheque or range of cheques.



The screenshot shows the 'Maintenance' panel with a dropdown menu for 'Account' set to '1001082833 Changed Account'. Below the dropdown, there are two radio buttons: 'Change the name of this account' (unselected) and 'Cheque Presentation' (selected). At the bottom, there are two buttons: 'Continue' and 'Cancel'.

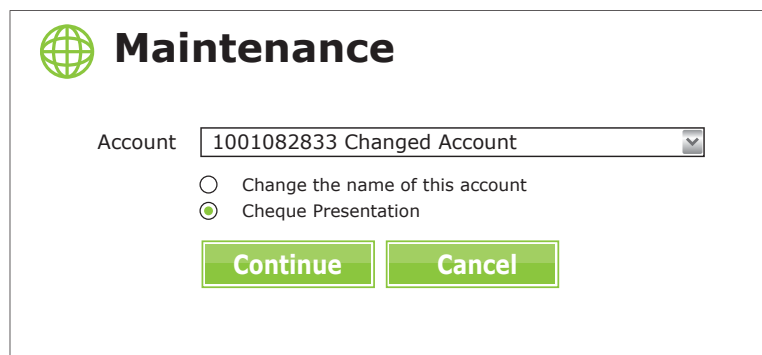
Figure 45 – Cancel Cheque

## ACCOUNT NICKNAMES

You can change the name of an account within the Internet banking system. This allows you to use a more meaningful name for your different accounts.

To give an account a nickname, select the Maintenance tab, select the account and then the 'change the name of this account' radio button and hit continue. From there you simply enter a name and hit continue (note there is a character limit restriction on the name given).

**Note:** The name you provide will only be used within Internet banking and only for you as a user. It is therefore possible that other users with access to the account will have their own nickname for the same account.



**Maintenance**

Account: 1001082833 Changed Account

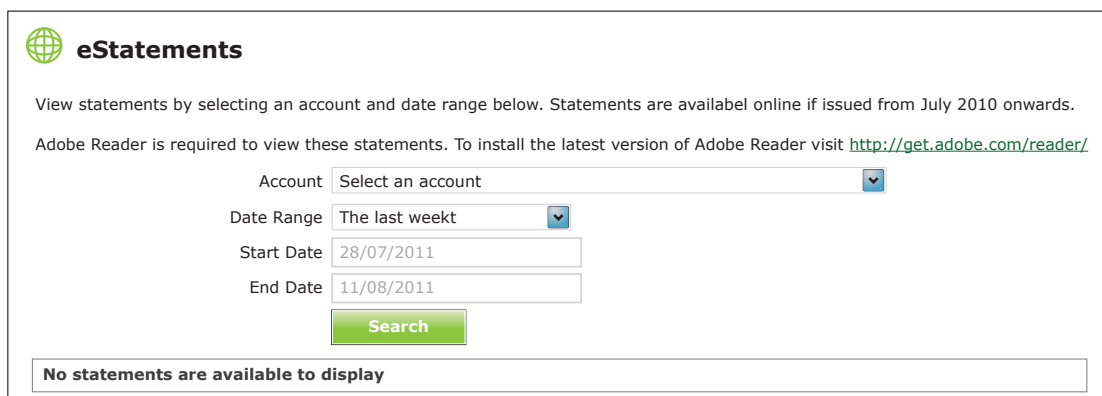
☐ Change the name of this account  
☒ Cheque Presentation

Figure 46 - Account nickname change

## eSTATEMENTS PANEL

The eStatements panel allows you to view a PDF version of statements issued on your accounts. It is a legally binding document just like a bank statement. This means that you no longer need to rely on paper based statements being emailed, mailed or picked up at a branch.

**Note:** Adobe reader is required to view eStatements.



**eStatements**

View statements by selecting an account and date range below. Statements are available online if issued from July 2010 onwards. Adobe Reader is required to view these statements. To install the latest version of Adobe Reader visit <http://get.adobe.com/reader/>

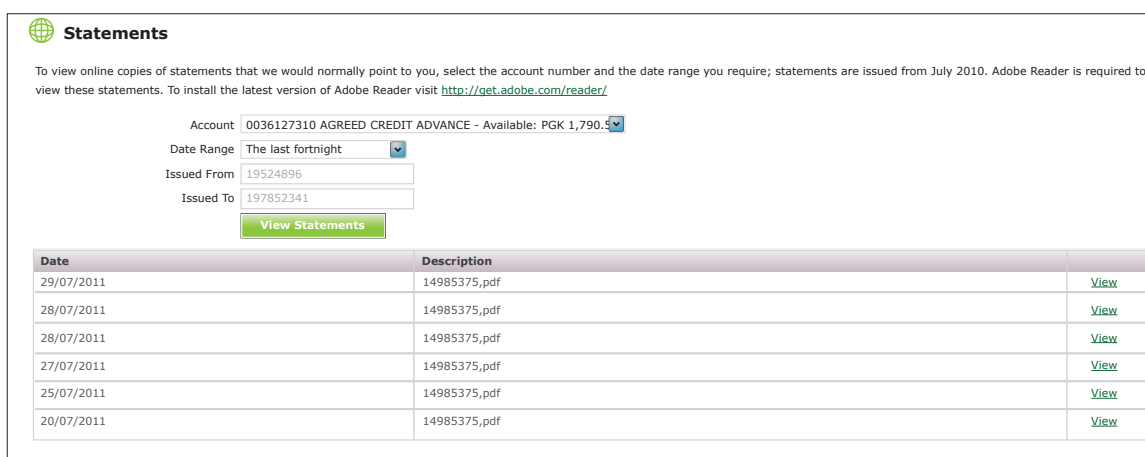
Account: Select an account  
 Date Range: The last weekt  
 Start Date: 28/07/2011  
 End Date: 11/08/2011

No statements are available to display

Figure 47 - eStatements

To display a list of available eStatements: Select the Account, a predefined date range, or a specific start and end date. Click **[Search]**.

The list of available eStatements will be listed showing the date on which they were issued.



**Statements**

To view online copies of statements that we would normally point to you, select the account number and the date range you require; statements are issued from July 2010. Adobe Reader is required to view these statements. To install the latest version of Adobe Reader visit <http://get.adobe.com/reader/>

Account: 0036127310 AGREED CREDIT ADVANCE - Available: PGK 1,790.5  
 Date Range: The last fortnight  
 Issued From: 19524896  
 Issued To: 197852341

Date	Description	
29/07/2011	14985375.pdf	<a href="#">View</a>
28/07/2011	14985375.pdf	<a href="#">View</a>
28/07/2011	14985375.pdf	<a href="#">View</a>
27/07/2011	14985375.pdf	<a href="#">View</a>
25/07/2011	14985375.pdf	<a href="#">View</a>
20/07/2011	14985375.pdf	<a href="#">View</a>

Figure 48

To view a statement, click the **[View]** link next to that statement. This can then be printed for your personal reference if required.

## BATCHES PANELS

The **Batches** panel allows you to combine several transactions into a grouping within Internet banking, saving you time and effort. Save as a Batch the transaction details of group of people which you would regularly pay at the same time. Next time you want to pay this group you can easily do so with a few clicks of your mouse without having to re-enter details of each recipient.

An example of when this would be useful is when making payroll payments.

You must use the **Batches** panel to process a batch.

The initial Batches panel screen will display a list of batches; those which have already been posted will display an associated Debit account.

You can only edit batches in your Batches list if it has not been posted.

**Batches**

Latest Payment Batches

Description	Amount	Payees	Debit Account	
Payments	K100.00	0		<a href="#">View</a> <a href="#">Edit</a> <a href="#">Delete</a>
Payment	K300.00	0		<a href="#">View</a> <a href="#">Edit</a> <a href="#">Delete</a>
Testing	K0.00	0		<a href="#">View</a> <a href="#">Edit</a> <a href="#">Delete</a>

Displaying 1-3 of 3 batches

[Create Payment Batch](#) [Manage Templates](#)

Figure 49 – Batches panel

### Creating a Batch

Regardless of how you create a batch, it must always contain the Organisation Name and a Description. You can create a batch by one of three methods from the Batches panel:

#### 1. Batches using KunduPei

If you have KunduPei, select the KunduPei option, click the **[Browse...]** button to navigate to and add the KunduPei file you want to use, and click **[Upload]** to send the file to the appropriate staff for processing.

**Batches**

Create a Payment Batch

Create a batch from ☐ My Saved batch templates ☐ Manually ☒ KunduPei

File  [Browse](#) [Upload](#)

[Cancel](#)

Figure 50 – Batches using KunduPei

**Note:** There is no validation of the file being downloaded. Please ensure that information in the file is correct.

#### 2. Batches from a Batch Template

If you have created a batch template, you can use this template to create a batch.

**Batches**

Create a Payment Batch

Create a batch from ☒ My Saved batch templates ☐ Manually ☐ KunduPei

Template

Organisation Name

Description

Total K600.00

**Payees**

Account Name	BSB	Account Number	Description	Amount	
TAN	000000	10000021530	PAYMENT	K500.00	<a href="#">Edit</a> <a href="#">Delete</a>
J MART	000000	10011080864	PAYMENT	K100.00	<a href="#">Edit</a> <a href="#">Delete</a>

Displaying 1-2 of 2 payees

[Add Payee](#)

☐ save a copy of these details as a Batch Template

[Save](#) [Cancel](#)

Figure 51 - Batches from a Batch Template




Select the option **[My Saved templates]** and select a template from the Template drop down list. Edit any details as required.

Click **[Send]**.

**Note:** To add payees click *Add Payee* and follow the steps listed in the section ‘Adding a Payee’. To edit or delete payees use the links next to each payee

**3. Manual Batches**

You may create a batch without using any previously saved information.

 **Batches**

Create a Payment Batch

Create a batch from ☐ My Saved batch templates ☒ Manually ☐ KunduPei

Organisation Name

Description

Total K0.00

Payees

No payees are yet added to this batch. Click "Add Payee" to add a new payee.

[Add Payee](#)

☐ save a copy of these details as a Batch Template

Save

Cancel

Figure 52


Select the **[Manually]** option and enter an Organisation Name and a Description.  
Click the **[Add Payee]** link to add payments to be included in the batch (Refer to the section on Adding a Payee).

**Note:** If you wish to keep the batch for later use select **[Save copy of these details as Batch Template]**.

Click **[Save]**

**Adding a payee**

You can manually add a payment to any batch by clicking on the **[t]** link on the Create Batch page when creating a batch manually or using a saved batch template. This displays the following screen:

 **Batches**

Add Payee

Batch Summary

Details of batches being added

Organisation Name	Description	Amount	Payees
BSP	Payments	K0.00	0

Payee Details

select from your saved external payees

Account Name

BSB  ☐ Use Institution's BSB

Account Number  ☐ Save Payee details

Description  (Optional)

Amount

Click "Add" to save the details or "Clear" to clear the details entered.

Click "Return" to go back to batch details.

Add

Clear

Return

Figure 53 - adding a payment to a batch

If you have created and saved the payee details previously you can select the user from the drop down list else enter: Account Name, BSB, Account Number, Description (for the payment), and Amount.

Click **[Add]** to add the payment to the batch and return to the batch details page. Clicking **[Clear]** will clear the details of the payment you have entered. Clicking on **[Return]** will return you to the batch details without adding a new payment.

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| BSP Online Business Banking User Guide

## Posting a Batch

To post a batch you must first create or view the batch. Once you have completed all required details for the batch and view the batch, you will see a 'Post' button below the Batch Details.

**Batches**

### View Payment Batch

Organisation Name BSP  
Description Payments  
Status Open  
Total Amount K100.05

#### Payee

Account Name	BSB	Account Number	Description	Amount
Joyce Poole	000000	1000441455	Pay	K100.05

Displaying 1 - 1 of 1 payees

[Edit](#) [Post](#) [Delete](#) [Print](#) [Save Copy as Batch Template](#)

[Return to Batch List](#)

Figure 54- Posting a Batch

Clicking on the **[Post]** button will display the Post Payment Batch page.

**Batches**

### Post Payment Batch

Organisation Name Bank South Pacific  
Description Staff Salary  
Total Amount K189.59  
Source Account   
Posting date

#### Payee

Account Name	BSB	Account Number	Description	Amount
Peter Walter	000000	1000441455	Payroll# 12345	K89.00
John Smith	000000	1001700654	Payroll# 67891	K100.50

Displaying 1 - 2 of 2 payees

[Post](#) [Cancel](#)

Figure 55

To post a batch you must specify which of your accounts will be the:

- Source for payment batches; and
- A posting date

Once you have entered these details click on the **[Post]** button. A confirmation page will be displayed enabling you to review details of the batch. You will be required to enter your token code using your eToken™ Pass.

**Batches**

### Post Payment Batch Confirmation

Organisation Name Test Ltd  
Description test  
Source Account 1004117394 CHEQUE ACCOUNT - STAFF - Available:PGK 2,252.50  
Posting date 20/11/2011  
Total Amount K10.00

#### Payee

Account Name	BSB	Account Number	Description	Amount
IB Test Account	000000	1000441455	Test batch	K10.00

Displaying 1 - 1 of 1 payees

**Further authentication Required**


Please enter your token code and security pin. If you do not have a security pin yet, please enter the token code only.

[Submit](#)

[Change](#) [Cancel](#)

Figure 56

Click **[Change]** to return to the previous screens where you can view and edit any details of the batch.  
Click **[Cancel]** to stop posting this batch. Once you have entered your token code correctly you can click **[Submit]** to submit the batch for posting. Once confirmed, a receipt page will be displayed. You may print this page for your records.

 **Batches**

**Batch Payment Receipt**

Your batch has been processed.

Receipt Number

Submitted On17/05/2011 4:21:24PM

Organisation NameBSP

DescriptionPayments

StatusPosted

Source Account1004117394 AGREED CREDIT ADVANCE - Available:PGK 0.00

Posting date20/11/2011

Total AmountK100.05

Payee

Account Name	BSB	Account Number	Description	Amount
Joyce Poole	000000	1000441455	Pay	K100.05

Displaying 1 - 1 of 1 payees

Return to Batches List

Print

Figure 57


## BATCH TEMPLATES PANEL

The **Batch Templates** panel will display the list of batches templates which you have previously saved. Batch templates enable you to combine several transactions into a grouping within Internet Banking for future use in the **Batches** panel.

You may also create new batches which can then be posted via the Batches panel.

Batch templates enable you to combine several transactions into a grouping within Internet banking for future use in the **Batches** panel. Save as a Batch the transaction details of group of people which you would regularly pay at the same time. Next time you want to pay this group you can easily do so with a few clicks of your mouse without having to re-enter details of each recipient.

An example of when this would useful is when making payroll payments.

 **Batch Templates**

**Payment Batch Templates**

Description	Regular Payment	Payees	
Payments	K 0.00	0	<a href="#">Use</a> <a href="#">View</a> <a href="#">Delete</a>
PAYMENTS	K 600.00	0	<a href="#">Use</a> <a href="#">View</a> <a href="#">Delete</a>

Displaying 1 - 2 of 2 payees

New Payment Batch Template







Figure 58

### Creating a Batch Template

To create a batch template click on the **[New Payment Batch Template]** button and the Create a Batch template screen will be displayed. For details on how to create a batch please refer to the Batches panel help section.

## PENDING AUTHORISATIONS PANEL

Pending Authorisations is where you will find any transactions that have been initiated by a user and is queued awaiting approval from one or more users with approval rights before being processed. From here users with approval rights can approve or reject transactions, and view which transactions are still awaiting approval from other users. From here master users will also have the ability to approve or reject the creation of a delegated User.

 <b>Authorisation</b>					
<b>Payment Batch Templates</b>					
Pay To 	From Account 	Amount 	Approved 	Date Due 	Action
	1000585597 BUSINESS MANAGEMENT ACCOUNT	\$50.00	1/1	04/04/2011 04:27PM	<a href="#">View</a> <a href="#">Approve</a> <a href="#">Decline</a>
	1000585597 BUSINESS MANAGEMENT ACCOUNT	\$50.00	1/2	04/04/2011 04:27PM	<a href="#">View</a> <a href="#">Approve</a> <a href="#">Decline</a>
	1000585597 BUSINESS MANAGEMENT ACCOUNT	\$50.00	1/2	04/04/2011 04:27PM	<a href="#">View</a> <a href="#">Approve</a> <a href="#">Decline</a>
	1000585597 BUSINESS MANAGEMENT ACCOUNT	\$40.00	1/2	04/04/2011 04:27PM	<a href="#">View</a> <a href="#">Approve</a> <a href="#">Decline</a>
	1000585597 BUSINESS MANAGEMENT ACCOUNT	\$10.00	1/2	04/04/2011 04:27PM	<a href="#">View</a> <a href="#">Approve</a> <a href="#">Decline</a>

Displaying 1 - 5 of 5 authorisations

Figure 59

In the Authorisation panel you have the option to:

- View the details of the transaction by selecting **[View]**
- Approve the transaction by selecting **[Approve]** (if you have not already done so and only if you have the required permissions)
- Decline a transaction by selecting **[Decline]** (if you have not already done so and only if you have the required permissions).

If you have pending transaction approvals when you log into the system, the system will notify you of this in the top right hand corner of your screen.

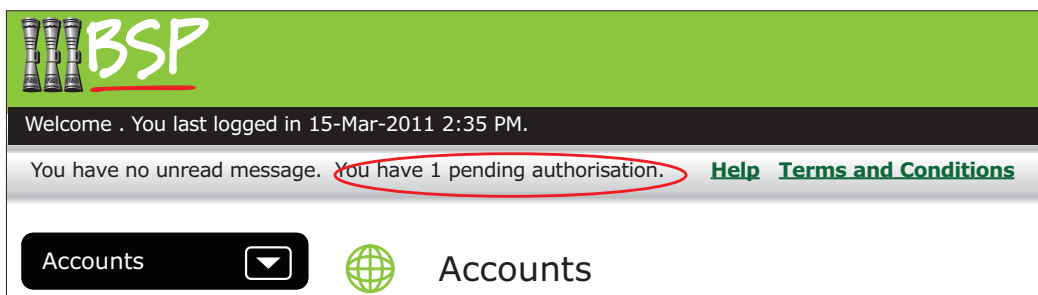


Figure 60 – Approve/Decline a requested transaction

### Approving a transaction

This can be done from either the initial authorisations screen or from the more detailed transaction screen after clicking [view] next to the relevant transaction.

Click **[Approve]** either next to the transaction or the button down the bottom of the screen if you have clicked view first.


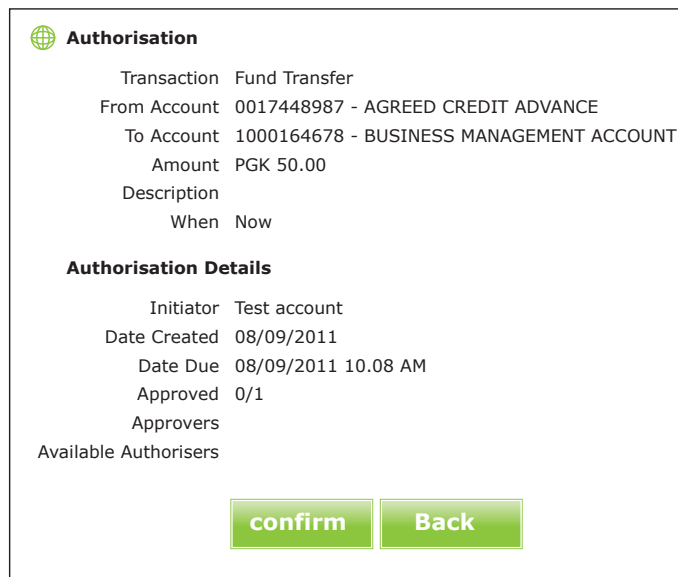
	<b>Authorisation</b>
Transaction	Fund Transfer
From Account	0017448987 - AGREED CREDIT ADVANCE
To Account	1000164678 - BUSINESS MANAGEMENT ACCOUNT
Amount	PGK 50.00
Description	
When	Now
<b>Authorisation Details</b>	
Initiator	Test account
Date Created	08/09/2011
Date Due	08/09/2011 10.08 AM
Approved	0/1
Approvers	
Available Authorisers	
<div> <div>Approve</div> <div>Decline</div> <div>Back</div> </div>	

Figure 61

You will then be asked to confirm your approval. Click [Confirm] to proceed or [Back] if you clicked [Approve] accidentally.



**Authorisation**

Transaction Fund Transfer  
From Account 0017448987 - AGREED CREDIT ADVANCE  
To Account 1000164678 - BUSINESS MANAGEMENT ACCOUNT  
Amount PGK 50.00  
Description  
When Now

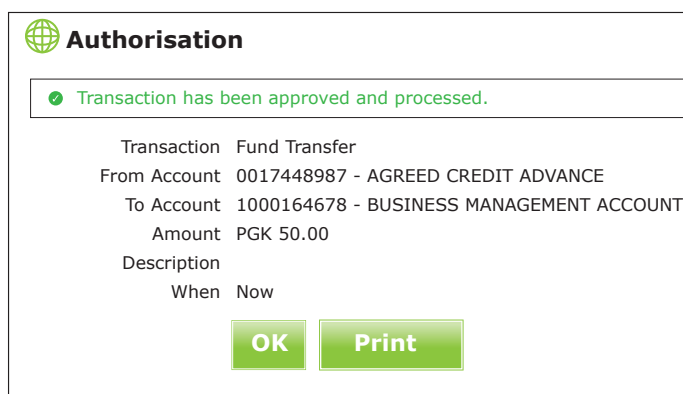
**Authorisation Details**

Initiator Test account  
Date Created 08/09/2011  
Date Due 08/09/2011 10.08 AM  
Approved 0/1  
Approvers  
Available Authorisers

**confirm** **Back**

Figure 62

When you click **[Confirm]** your approval will be finalised. If you are the last required approver the transaction will be processed and an electronic receipt for the transaction will be displayed.



**Authorisation**

Transaction Fund Transfer  
From Account 0017448987 - AGREED CREDIT ADVANCE  
To Account 1000164678 - BUSINESS MANAGEMENT ACCOUNT  
Amount PGK 50.00  
Description  
When Now

**Transaction has been approved and processed.**

**OK** **Print**

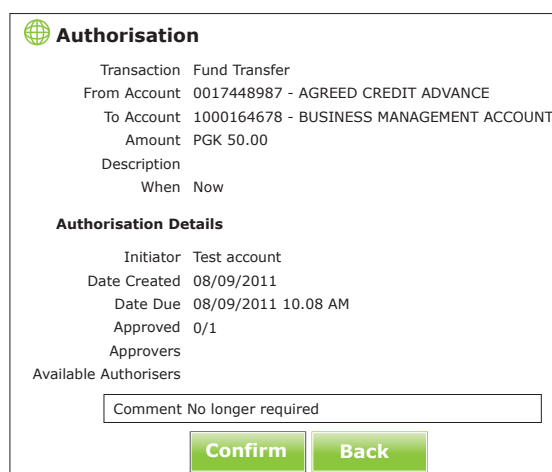
Figure 63

### Declining a transaction

This can be done from either the initial authorisations screen or from the more detailed transaction screen after clicking **[view]** next to the relevant transaction.

You can either click **[Decline]** next to the transaction on the initial screen or the decline button at the bottom of the screen if you have viewed the transaction.

You will be shown a screen to confirm that you wish to decline the transaction. It is also recommended that you enter a reason for declining the transaction in the comment text box for future reference.



**Authorisation**

Transaction Fund Transfer  
From Account 0017448987 - AGREED CREDIT ADVANCE  
To Account 1000164678 - BUSINESS MANAGEMENT ACCOUNT  
Amount PGK 50.00  
Description  
When Now

**Authorisation Details**

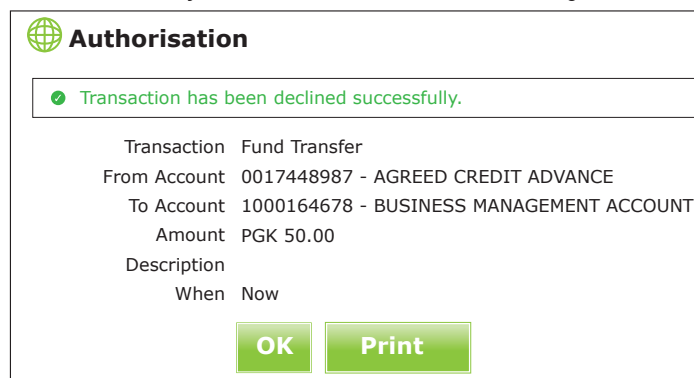
Initiator Test account  
Date Created 08/09/2011  
Date Due 08/09/2011 10.08 AM  
Approved 0/1  
Approvers  
Available Authorisers

Comment No longer required

**Confirm** **Back**

Figure 64

Click **[Confirm]**, the transaction will be declined and you will be shown a screen confirming this action.



**Authorisation**

Transaction has been declined successfully.

Transaction Fund Transfer  
From Account 0017448987 - AGREED CREDIT ADVANCE  
To Account 1000164678 - BUSINESS MANAGEMENT ACCOUNT  
Amount PGK 50.00  
Description  
When Now

**OK** **Print**

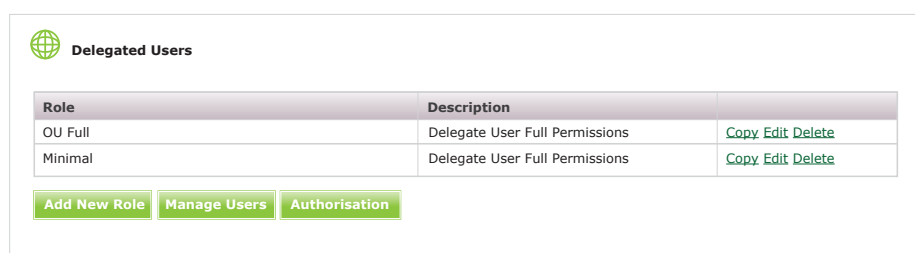
Figure 65

## DELEGATED USERS PANEL

**Delegated Users** panel provides BSP online business Banking master users with the ability to grant additional users access to their BSP online business banking with specific roles. Through this feature master users are able to add new users and link newly created users to a role. The new user role determines access rights to accounts and features.

**Note:** If you have access to Corporate Group Management the delegated user Tab is also where you control access across the corporate group as opposed to just across the business.

The initial screen will display the list of roles currently available.



**Delegated Users**

Role	Description	
OU Full	Delegate User Full Permissions	<a href="#">Copy</a> <a href="#">Edit</a> <a href="#">Delete</a>
Minimal	Delegate User Full Permissions	<a href="#">Copy</a> <a href="#">Edit</a> <a href="#">Delete</a>

**Add New Role** **Manage Users** **Authorisation**

Figure 66 – Delegated User role names

Click **[Add New Role]** to create a new role.

Click **Manage Users** to view and edit current users or add new delegated user

### Roles and Users

A role dictates the type of access that may at a later day be assigned to any user created. Whether a user can transact on an account, transact on other related businesses (using Corporate Group Management), access FX functionality, view eStatements, view other users session history, or approve transactions on some accounts but not others.

Each role can be linked to multiple users. However, a user can only be assigned to one role at any time. For example if user A is assigned the role “Administration”, he cannot also be assigned the role “CEO”. However you could have user A and user B both assigned to the role “Administration” and then any updates to that role would affect both user A and user B.

New delegated users must be assigned to previously created roles. Therefore, you must create and define the roles you require before creating users.

### An example:

You have two employees within your organisation that will be responsible for ensuring that salaries are paid from “Bank Account A” to all employees..

To accommodate this, the role called “Payroll” will be created with payment initiation rights to “bank account A” only. This would mean that the payments initiated by users assigned to this role would still require approval from a user with approval rights.

You would then create user A and user B, assigning them to Payroll.

At a later date the account used to pay salaries changes to bank account B. You would edit the role to remove initiation rights to the bank account A and grant initiation rights on bank account B. The two users assigned to Payroll would now be both given rights to make payments from bank account B.

If user A leaves your organisation you can remove that User from BSP online business banking without affecting the access of user B.

You may also:

- Change a user's role at any time and
- Add more users to any role.

### Adding a new Role

Roles dictate which accounts can be accessed and the tasks that can be performed on those accounts by the user assigned to that role. Once created, roles are assigned to the appropriate delegated user who inherits the permissions set in the role. For any delegated user that requires a different or specific set of permissions. A new role will need to be created with those necessary permissions.

The role screen is divided into 4 sections:

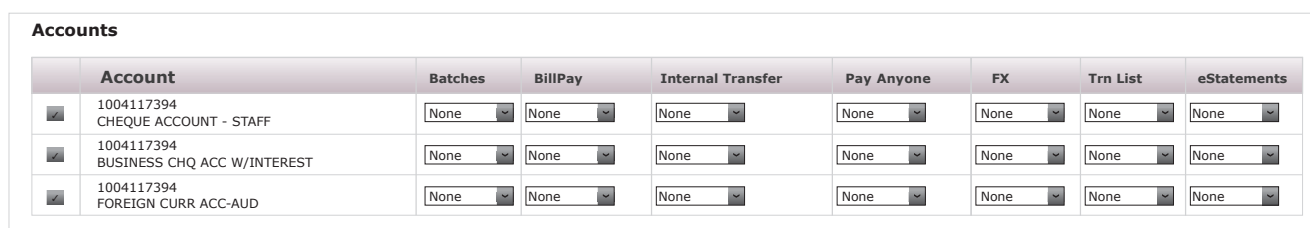
**1. Role:** Used to enter a Role Name and Description.



The screenshot shows a form titled 'Delegated Users' with a globe icon. Below the title is the section 'HeaderRole'. It contains two input fields: 'Role Name' and 'Description'.

Figure 67 – Delegated User Role Name and Description

**2. Accounts:** Used to select the accounts, features and permission level to the features.



The screenshot shows a table titled 'Accounts'. It has columns for 'Account', 'Batches', 'BillPay', 'Internal Transfer', 'Pay Anyone', 'FX', 'Trn List', and 'eStatements'. Each column contains a list of accounts with a 'None' dropdown menu next to them.

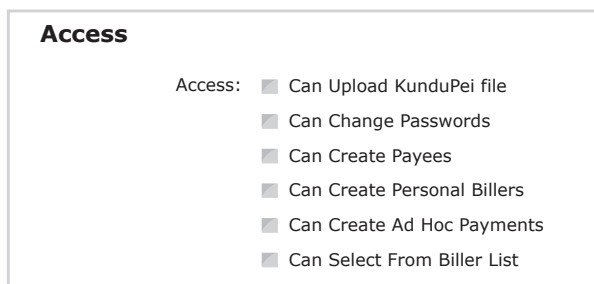
Account	Batches	BillPay	Internal Transfer	Pay Anyone	FX	Trn List	eStatements
<input checked="" type="checkbox"/> 1004117394 CHEQUE ACCOUNT - STAFF	None	None	None	None	None	None	None
<input checked="" type="checkbox"/> 1004117394 BUSINESS CHQ ACC W/INTEREST	None	None	None	None	None	None	None
<input checked="" type="checkbox"/> 1004117394 FOREIGN CURR ACC-AUD	None	None	None	None	None	None	None

Figure 68 – Delegated User role permissions

### Options available for selection:

- None – Will not be able to perform this function on the account
- View only – Can view the account but not perform any transactions
- Initiator – Can initiate the payment of transactions but not approve
- Auth Only - Can approve transactions made on the account but no initiate transactions
- Auth/Ini – Can both Initiate and authorise transactions on different transactions

**3. Access:** Provides additional features that the user can access. These differ from account features as there are no permission levels. The role either has access or don't.



The screenshot shows a section titled 'Access'. It contains a list of features with checkboxes next to them:

- ☐ Can Upload KunduPei file
- ☐ Can Change Passwords
- ☐ Can Create Payees
- ☐ Can Create Personal Billers
- ☐ Can Create Ad Hoc Payments
- ☐ Can Select From Biller List

Figure 69 – Delegated User role permissions

#### 4. Limits: Used to set the transactional limits of the role.

	Transaction Limit	Daily Limit
BillPay	500000	500000
Third Party Transfer	500000	500000
Internal Transfer	1000000000000	1000000000000
FX Payments	50000	50000
Batches	500000	500000

Figure 70 – Delegated User Role transaction limits

- Transaction Limits: The greatest amount that a user assigned to this role is able to pay in a single Transaction.
- Daily Limits: The maximum a user is able to pay in a single day including all payments of each type respectively.

Existing roles can be used as templates for new roles by selecting the **[Copy]** option. The copied role will contain the permissions from the original role and can be edited to meet the requirements of the new role.

#### User management

The Manage Users panel provides the option to create, maintain and delete delegated users and their access to BSP online business banking. The initial page will display a list of the current delegated users and the role to which they are assigned.

 **Delegated Users**

Delegated Users

Add New User

Back to Roles List

<input type="checkbox"/>	Check All	Employee Name	User Name	Employee Role	Start Date	End Date	Status	
<input type="checkbox"/>		John Smith	John Smith	Auditor			Active	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Block User</a>
<input type="checkbox"/>		Peter Lee	Peter Lee	Auditor			Active	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Block User</a>
<input type="checkbox"/>								

[Delete](#) [Block Access](#) [Reinstate Access](#)

Figure 71 – Delegated User list


Delete: Click **[Delete]** to delete a user from BSP online business banking.

Block Access: Provides the option to block employee's access to BSP online business banking. Multiple employees can be selected to be blocked in one request.

Reinstate Access: Reinstates the user's access if it had been blocked.

#### Add New User

Use this panel to add new delegate users to BSP online business banking and assign them to an appropriate role.

 **Delegated Users**

Add/Update Employee

First Name

Last Name

Username

Password

Edit Role

Start Date

End Date

Start Login Time

End Login Time

☒ Branch ID check completed

☐ Allow weekend access

Create User

Back to User List

Figure 72

To add a new user you need to click **[Add New User]** and specify the following: first name, last name, username, password, edit role, start date, end date **[Optional]**, start time **[Optional]**, end time **[Optional]**, and specify whether to 'allow weekend access' **[Optional]**. Then click the **[Create User]** button. You will be returned to the user management screen where you should see the new user added to the list of delegate users.



**Note:** Username and password should be noted and provided to the user for the use at first login. At first login the user will be prompted to changed their password and accept the terms and conditions of use.

## Corporate Group Management

Corporate Group management provides access through BSP online business banking to accounts in any of your subsidiary businesses all with one login.

An authorised user can view and/or transact on specified accounts within any of their related organisations banking with BSP.

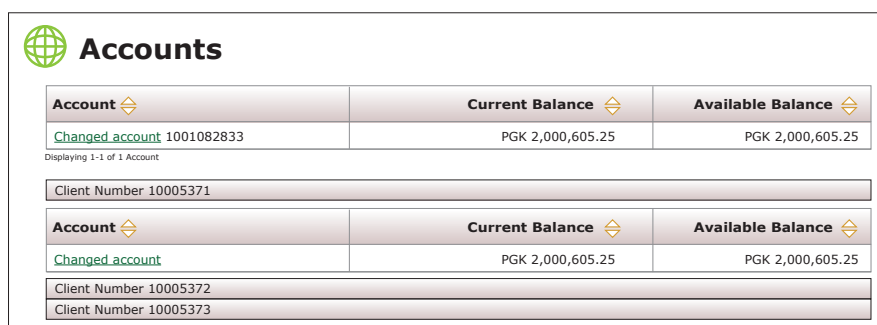
If you have multiple yet separate organisations across your business group, then you should consider asking about access to Corporate Group Management.

Current Online Business Banking users that require multiple sets of usernames and passwords along with multiple and different eTokens™ would greatly benefit from the Corporate Group management solution.

Once set up for Corporate Group Management there are only some minor changes to the way the system will be seen to operate, but with many advantages.

Some of the changes you will see are:

- When viewing your accounts the account list will be broken down by company
- When setting up roles for delegated users you will have the ability to set up access across different subsidiary businesses.
- Enhanced ability to see session history for users across the group



The screenshot shows the 'Accounts' section of the BSP online banking interface. It features a table with three columns: 'Account', 'Current Balance', and 'Available Balance'. The first row shows a 'Changed account' with ID 1001082833 and a balance of PGK 2,000,605.25. Below this, a client number 10005371 is displayed. A second table shows another 'Changed account' with the same balance. At the bottom, two more client numbers are listed: 10005372 and 10005373.

Account	Current Balance	Available Balance
Changed account 1001082833	PGK 2,000,605.25	PGK 2,000,605.25

Displaying 1-1 of 1 Account

Client Number 10005371

Account	Current Balance	Available Balance
Changed account	PGK 2,000,605.25	PGK 2,000,605.25

Client Number 10005372

Client Number 10005373

Figure 73 - Account view using Corporate Group Access

Corporate Group Management is an extended functionality specific for large BSP corporate clients with a number of different related companies/ subsidiaries. Contact your Relationship Manager for more details or to find out if Corporate Group Management is appropriate for your business.



#### For more information



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