

# BSP SMS Banking – Frequently Asked Questions

Click on the links below

## General

- [What is BSP SMS Banking?](#)
- [Who can use BSP SMS Banking?](#)
- [How do I apply for BSP SMS Banking?](#)
- [Am I automatically registered for SMS Banking if I have BSP Telephone Banking, BSP.online Personal Banking or BSP Mobile Phone Banking?](#)
- [Do I need a BSP account to use BSP SMS Banking?](#)
- [Which accounts can I access with BSP SMS Banking?](#)
- [What if my account requires two or more signatories?](#)
- [Can I register my business account for SMS Banking?](#)
- [Can I use SMS Banking on more than one mobile phone?](#)
- [How do I change my BSP SMS Banking details?](#)
- [What is the phone number I use to send SMS messages?](#)
- [How do I access BSP SMS Banking?](#)
- [Can I have the same Personal Access Code \(PAC\) for BSP.online Personal Banking, BSP Mobile Phone Banking and BSP Telephone Banking?](#)
- [What should I do if my mobile phone is lost or stolen?](#)
- [What happens if someone else has used my phone to access BSP SMS Banking?](#)
- [Is BSP SMS Banking available 24 hours, 7 days a week?](#)
- [Can I access BSP SMS Banking anywhere in PNG?](#)
- [Can I use BSP SMS Banking overseas?](#)
- [Can I use my overseas mobile phone number to access BSP SMS Banking?](#)
- [Do I incur fees for using BSP SMS Banking?](#)
- [Do I need to pay normal SMS usage charges to my mobile phone service provider?](#)

## Security Issues

- [What security measures has BSP put in place to protect my data?](#)
- [What can I do to ensure the protection of my banking details?](#)
- [How can I set my mobile phone to not save messages sent and received from BSP SMS Banking?](#)

## Using BSP SMS Banking

- [What do I text to get an account balance?](#)
- [What do I text to get my transaction history?](#)
- [How many transactions will I see on my transaction history SMS?](#)
- [How long does it take to obtain an account balance or transaction history?](#)
- [How do I know if my account balance is in debit or credit?](#)
- [How do I know if a transaction is a debit or credit on my transaction history?](#)

## Technical Issues

- [Do I need any special software or hardware to enable access?](#)

- Can BSP SMS Banking be used on all mobile phones and with all mobile service providers?
- Why can't I send a SMS on my mobile phone?
- What do I do if I get a "message not sent"?
- Can I use my current mobile phone for BSP SMS Banking?
- Can someone take money out of my account through BSP SMS Banking?
- What if I get a new mobile phone?
- What if I get a new mobile phone number?

## **Transfers and Payments**

- What do I text to transfer money?
- What type of BSP accounts can I transfer funds to and from?
- What is a SMS Tag?
- Can I make payments to third parties?
- Do I have to register a SMS Tag for transfers between my own accounts?
- What names should I give to my SMS Tag?
- Can I have two SMS Tags with the same name?
- What is the longest SMS Tag name that I can have?
- Can BSP SMS Banking be used to make payments to accounts held at any bank within PNG?
- What is the daily transfer limit?
- Can I increase my daily transfer limit?
- What is the Payee Daily Limit?
- How do I register a Payee Daily Limit?
- How do I set a Payee Daily Limit?
- Why should I set a Payee Daily Limit?
- What is the maximum Payee Daily Limit I can assign to a payee?
- What if I do not set a Payee Daily Limit?
- How do I register, change or delete transfer details?
- Can I change the account to be debited when sending a payment request?
- How do I enter Kina amounts?
- Can I make international payments?
- How long does a funds transfer take?
- How do I know a transfer was successful?
- How often is my account balance updated?
- Can I pay bills through BSP SMS Banking?
- If I transfer money today, can it be withdrawn at the ATM?
- Can I cancel a transfer?
- What if I make a mistake when I make a transfer payment?
- What is the cut-off time for a BSP SMS Banking transfer?
- What happens when there is an error when I am trying to make a transfer?
- Why can't I make a transfer?
- Can I save the details of my regular transfers?
- Can I setup a transfer for a future date?
- What if I do not want to use transfer?

## **Miscellaneous**

- Who do I contact if I have any questions or comments regarding BSP SMS Banking?
- How will I be advised of future enhancements to the system?
- What is my Available Balance?
- What transaction history can I view via BSP SMS Banking?
- What happens if I do not see my transactions appearing in the transactions history SMS?
- What is BSP.online?
- What is BSP Mobile Phone Banking?

## **General**

### **Q. What is BSP SMS Banking?**

**A.** BSP SMS Banking uses your mobile phone to conduct certain banking functions by sending a SMS message to BSP. You may do your banking without visiting a branch or ATM. It allows you to do the following, directly from your mobile phone 24 hours a day, 7 days a week:

- Find out your account balance on your linked accounts
- Obtain details of the last 3 transactions on your linked accounts
- Transfer funds between your linked accounts
- Transfer funds to nominated 3rd party accounts with BSP.

### **Q. Who can use BSP SMS Banking?**

**A.** To use BSP SMS Banking, you must:

- Be aged 16 years or older
- Have a compatible mobile phone capable of SMS messaging and which is for your exclusive use
- Be authorised to use and incur charges on the mobile device you will be using for BSP SMS Banking.

### **Q. How do I apply for BSP SMS Banking?**

**A.** You should obtain a SMS Banking application form at your nearest BSP branch, or download the form from the BSP Web Site. Upon completion, submit it in person to your nearest BSP branch for processing.

### **Q. Am I automatically registered for SMS Banking if I have BSP Telephone Banking, BSP.online Personal Banking or BSP Mobile Phone Banking?**

**A.** No. Access is not automatically granted. You need to apply for BSP SMS Banking and register your phone details.

**Q. Do I need a BSP account to use BSP SMS Banking?**

**A.** Yes. To use BSP SMS Banking you must have a BSP account and have registered for BSP Telephone Banking or BSP.online Personal Banking.

**Q. Which accounts can I access with BSP SMS Banking?**

**A.** Only your linked accounts that you have nominated for BSP Telephone Banking and BSP.online Personal Banking can be accessed with BSP SMS Banking.

**Q. What if my account requires two or more signatories?**

**A.** An account that requires 2 or more signatories cannot be accessed through BSP SMS Banking.

**Q. Can I register my business account for SMS Banking?**

**A.** No. SMS Banking is currently only available for personal accounts.

**Q. Can I use SMS Banking on more than one mobile phone?**

**A.** Yes. You can register more than one mobile phone number. For each additional phone, you must:

- Ensure it is for your exclusive use
- Be authorised to use and incur charges on each additional mobile phone
- Register each phone number with BSP for use with BSP SMS Banking.

**Q. How do I change my BSP SMS Banking details?**

**A.** You can update your details by completing an application form at your nearest BSP branch, or download the form from the BSP Web Site. Upon completion, submit it in person to your nearest BSP branch for processing.

**Q. What is the phone number I use to send SMS messages?**

**A.** Requests for account balances, transaction history and transfers should all be sent to 16BSP (16277).

**Q. How do I access BSP SMS Banking?**

**A.** Once you have received a welcome message from BSP SMS Banking, you send appropriately formatted messages and the service will respond to your requests.

**Q. Can I have the same Personal Access Code (PAC) for BSP SMS Banking as for BSP.online Personal Banking, BSP Mobile Phone Banking and BSP Telephone Banking?**

**A.** No. You do not use your BSP Identification Number or PAC with BSP SMS Banking.

**Q. What should I do if my mobile phone is lost or stolen?**

**A.** If your phone is lost or stolen, you should report it to your mobile service provider. They may then apply a block to ensure access is stopped. You should also immediately contact the BSP HelpDesk 180 2333 or visit a BSP branch so we can disable BSP SMS Banking access for the lost phone. Once you have a new mobile phone number, you should visit a BSP branch to register it and reactivate your BSP SMS Banking service.

**Q. What happens if someone else has used my phone to access BSP SMS Banking?**

**A.** If you believe that someone has used your phone to access BSP SMS Banking, immediately report it to the BSP HelpDesk on 180 2333, Monday to Friday from 7:00am to 8:00pm and Saturday to Sunday from 8:00am to 8:00pm.

**Q. Is BSP SMS Banking available 24 hours, 7 days a week?**

**A.** Yes. However, it is possible that access may be disrupted by a service being temporarily unavailable or where system or equipment fails to function in a normal or satisfactory manner or there is a problem with your mobile service provider or you are out of a network coverage area.

**Q. Can I access BSP SMS Banking anywhere in PNG?**

**A.** Access to SMS Banking will be limited to areas of PNG where your mobile service provider has network coverage and where SMS services are available. You should contact your mobile service provider for details of their coverage area.

**Q. Can I use BSP SMS Banking overseas?**

**A.** If you travel outside of PNG, you may still have access to BSP SMS Banking. You should check with your mobile service provider that your mobile device will be able to use the mobile network in those countries to which you are travelling and SMS messages are supported and obtain information on associated fees and charges.

**Q. Can I use my overseas mobile phone number to access BSP SMS Banking?**

**A.** No. Only PNG mobile phone numbers can be registered to use BSP SMS Banking.

**Q. Do I incur fees for using BSP SMS Banking?**

**A.** Currently, there are no fees charged when you use BSP SMS Banking to check your balances or view your account history. However, transactions completed via BSP SMS Banking may be subject to normal account fees and charges. There may also be a fee when using a mobile service provider other than the one that provides your service, to send and receive SMS messages from BSP. Your mobile service provider may also charge you for sending messages to BSP SMS Banking and you should check with them for details.

**Q. Do I need to pay normal SMS usage charges to my mobile phone service provider?**

**A.** Yes. If you pay for SMS messages you will incur this cost from your mobile phone service provider when sending SMS messages to BSP SMS Banking. You should refer to your mobile phone service provider to get advice about SMS usage costs.

[>>> Return to the top of the page](#)

## **Security Issues**

**Q. What security measures has BSP put in place to protect my data?**

**A.** BSP employs a range of security measures to assist protection of your personal account information.

BSP cannot guarantee that any data transmission of SMS messages via your mobile service provider is totally secure. Any person who you provide your registered mobile phone to will be allowed access to BSP SMS Banking and each of your linked and transfer accounts.

The circumstances under which you or BSP can be liable for unauthorised transactions are set out in the BSP Electronic Banking Terms & Conditions.

**Q. What can I do to ensure the protection of my banking details?**

**A.** To ensure your use of BSP SMS Banking is secure, BSP recommends the following:

- Lock your mobile phone or take other measures to stop unauthorised use of BSP SMS Banking
- Do not provide your mobile phone to any other person
- Ensure your mobile phone is regularly updated and protected by up-to-date software and operating systems.
- Do not disclose your SMS Tag/s to any other person.
- Using shared phones or those that are not exclusively for your use should be avoided.
- Delete SMS Messages you have sent to or received from BSP SMS Banking.
- Never leave your mobile phone unattended.
- Regularly check your account balances and transaction history and immediately report any discrepancies to BSP.
- Allowing somebody to know the details of your BSP SMS Banking service may be the same as giving them a signed blank cheque. If you believe your details may have become known to another person, you should immediately contact the BSP HelpDesk on 180 2333 or visit your local BSP Branch.

Accessing BSP SMS Banking involves a broad range of information security risks. In addition to the obvious threat of theft of the mobile phone, there are also significant

risks to the information contained on portable equipment. It is necessary to use great care as confidential information or data can be input into equipment that is not under your control.

**Q. How can I set my mobile phone to not save messages sent and received from BSP SMS Banking?**

**A.** The ability for you to set the mobile phone so it does not save SMS messages will depend on the mobile phone you are using. You should contact your mobile service provider or mobile phone provider for further information.

[>>> Return to the top of the page](#)

## **Using BSP SMS Banking**

**Q. What do I text to get an account balance?**

**A.** Simply text BAL to 16BSP (16277) to get the account balance of your first account.

To get balances of other accounts, simply put the account number after the BAL (i.e. BAL 1002234567) and so on for other accounts.

**Q. What do I text to get my transaction history?**

**A.** Simply text TX to 16BSP (16277) to get the transaction history of your first account.

To get transaction history of other accounts, simply put the account number after the TX (i.e. TX 1002234567) and so on for other accounts.

**Q. How many transactions will I see on my transaction history SMS?**

**A.** Your transaction history will show your last 3 un-statemented transactions for that account.

**Q. How long does it take to obtain an account balance or transaction history?**

**A.** BSP will send a reply to your request within 60 seconds of receiving your initial SMS. However there may be short delays when mobile network usage is higher than usual.

**Q. How do I know if my account balance is in debit or credit?**

**A.** If your account is in debit, a “-“ will appear after the account balance. If it is in credit, no sign will appear after the account balance.

**Q. How do I know if a transaction is a debit or credit on my transaction history?**

**A.** Transactions listed in the transaction history do not have a sign, though the transaction's description should assist you in determining if the transaction is a debit or a credit.

[>>> Return to the top of the page](#)

## **Technical Issues**

**Q. Do I need any special software or hardware to enable access?**

**A.** No. If you can send a SMS Message through your mobile phone then you can access BSP SMS Banking.

**Q. Can BSP SMS Banking be used on all mobile phones and with all mobile service providers?**

**A.** Yes. BSP SMS Banking can be used with all mobile phone handsets and mobile service providers that allow you to send and receive SMS Messages within PNG.

**Q. Why can't I send a SMS on my mobile phone?**

**A.** If you are unable to send a SMS through your mobile phone, you should contact your mobile service provider, your mobile phone provider or the mobile phone manufacturer's technical support.

**Q. What do I do if I get a "message not sent"?**

**A.** If you get the above message, it is most likely that your SMS has not been sent to BSP SMS Banking. If the problem continues, please call your mobile service provider.

**Q. Can I use my current mobile phone for BSP SMS Banking?**

**A.** To be able to use BSP SMS Banking, you will need a mobile phone that can send and receive SMS messages.

**Q. Can someone take cash out of my account through BSP SMS Banking?**

**A.** No. BSP SMS Banking only allows transfers to accounts you have setup and can only be accessed from your mobile phone.

**Q. What if I get a new mobile phone?**

**A.** If you get a new mobile phone, you need to ensure that it is set-up securely and is able to use BSP SMS Banking. If your mobile phone number has changed, you will need to visit a BSP branch and register the new phone number for use with BSP SMS

Banking.

**Q. What if I get a new mobile phone number?**

**A.** If you get a new mobile phone number, you will need to visit a BSP branch and register the new phone number for use with BSP SMS Banking.

[>>> Return to the top of the page](#)

## **Transfers and Payments**

**Q. What do I text to transfer money?**

**A.** Simply text PAY, the SMS Tag of the transfer account, and the amount you want to transfer, to 16BSP (16277). You will receive a confirmation message from BSP SMS Banking and you need to text back the number from this message to complete the transfer.

For example, you have registered a payment with the following details:

<b>SMS Tag:</b>	MUM
<b>From Account:</b>	1002234567 (this is the account you want debited for the payment)
<b>To BSP ID Number:</b>	123456 (this is MUM's BSP Identification Number for Telephone Banking)
<b>To Account Number:</b>	1001123456 (this is MUM's BSP account number)

To transfer K5.00, simply text **PAY MUM 5.00** to 16BSP (16277).

You will receive a confirmation message similar to the following:

- BSP 144xxx Paying MUM 5.00, reply with P001014 if OK

To confirm the payment, simply text P001014 to 16BSP (16277)

**Q. What type of BSP accounts can I transfer funds to and from?**

**A.** You can transfer funds to and from Cheque and Savings accounts linked to your BSP Telephone Banking or BSP.online Personal Banking service.

Due to the nature of some accounts (Passbooks, Term Deposits, Home Loans and Personal Loans), BSP SMS Banking may not allow some funds transfers.

In the case of an Achiever account, funds can be transferred into an Achiever account at any time, but transfers from it can only be made during December and January.

**Q. What is a SMS Tag?**

**A.** A SMS Tag is the short name or code given to a transfer. This saves you having to enter detailed information into you text messages to BSP SMS Banking.

**Q. Can I make payments to third parties?**

**A.** Yes. But the third party must be a customer of BSP and be registered for BSP Telephone Banking or BSP.online Personal Banking.

**Q. Do I have to register a SMS Tag for transfers between my own accounts?**

**A.** Yes. You need to register transfers between your accounts (as you do for transfers to third parties).

**Q. What names should I give to my SMS Tag?**

**A.** Your SMS Tag should be something that you can easily remember. You can use any combination of letters and numbers as part of your SMS Tag, but tags such as MUM&DAD and MUM-DAD cannot be used (these need to be MUMDAD or MUM2).

**Q. Can I have two SMS Tag's with the same name?**

**A.** No. Each Tag needs to have a different name. Consider using MUM1 & MUM2 to differentiate between payments.

**Q. What is the longest SMS Tag name that I can have?**

**A.** While there is no limit on the length of your SMS Tag's name, we suggest you limit their length to 3 to 6 characters, as these are easier to enter into your phone.

**Q. Can BSP SMS Banking be used to make payments to accounts held at any bank within PNG?**

**A.** No. At this point you can only transfer funds to BSP accounts for Customers who are registered for BSP Telephone Banking or BSP.online Personal Banking.

**Q. What is the daily transfer limit?**

**A.** Daily transfer limits for both transfers between your accounts and to 3rd parties (subject to available funds) are:

- K5.00 minimum transfer amount
- K200.00 to any one payee per payment
- K500.00 total for all transfers per day
- Any payee daily limit you have set.

**Q. Can I increase my daily transfer limit?**

**A.** Yes. You can apply to BSP to have your daily limit increased. This increased limit applies to the total for all transfers per day. You are still limited by the amount you can send to a payee per transfer.

**Q. What is the Payee Daily Limit?**

**A.** The Payee Daily Limit is the limit (amount) per day that you can transfer from your nominated account to a particular payee.

**Q. How do I register a Payee Daily Limit?**

**A.** To register your Payee Daily Limit details, you should obtain a SMS Banking application form at your nearest BSP branch, or download the form from the BSP Web Site. Upon completion, submit it in person to your nearest BSP branch for processing.

**Q. How do I set a Payee Daily Limit?**

**A.** You decide what your Payee Daily Limits will be, and you should assign a limit for each and every one of your nominated payees. Individual payee limits may vary from payee to payee. For example, you could have a K300 limit for MUM and a K250 limit for DAD, etc.

**Q. Why should I set a Payee Daily Limit?**

**A.** The Payee Daily Limit places control over how much you can send to different payees and acts as an additional security measure in case your SMS banking information becomes known to others.

**Q. What is the maximum Payee Daily Limit I can assign to a payee?**

**A.** The maximum Payee Daily Limit you can assign to a payee is bound by your Daily Transfer Limit. For example: If your Daily Transfer Limit is K500, a maximum Payee Daily Limit cannot exceed this.

Additionally, the total of your transfers completed in a day will not be allowed (by the system) to exceed your Daily Transfer Limit.

- For example, if you have a Daily Transfer Limit of K500 and two payees, MUM with a Payee Daily Limit of K300 and DAD with a Payee Daily Limit of K250, you may transfer money to either Payee A or Payee B but you cannot transfer money to both for their full Payee Daily Limits (K550) as this will exceed your Daily Transfer Limit (K500).
- If a Payee Daily Limit is higher than your Daily Transfer Limit, the Daily Transfer Limit will become the Payee Daily Limit.

**Q. What if I do not set a Payee Daily Limit?**

**A.** If you do not set a Payee Daily Limit you will be able to pay up to your Daily Transfer Limit to any one of your nominated payees.

**Q. How do I register, change or delete transfer details?**

**A.** You must visit a BSP branch to register, change or delete transfer details. For each transfer you need to nominate a SMS Tag.

**Q. Can I change the account to be debited when sending a payment request?**

**A.** No. The account debited can only be the one that you have registered with the SMS Tag you are using.

**Q. How do I enter Kina amounts?**

**A.** You can either enter whole Kina (i.e. 10 or 10.00 for K10.00) or if the amount has toea, then you need to enter the decimal places (i.e. 10.30 for K10 and 30 toea).

**Q. Can I make international payments?**

**A.** No. If you want to transfer money to an overseas account, you can do this at any BSP branch.

**Q. How long does a funds transfer take?**

**A.** BSP will send a reply to your request within 60 seconds of receiving your initial SMS. We will process the funds transfer within 10 seconds, upon receiving receipt of your confirmation SMS. However there may be short delays when BSP Mobile Banking usage or the mobile network usage is higher than usual.

**Q. How do I know a transfer was successful?**

**A.** BSP will send you a confirmation message following a successful transfer including a reference number. At this stage, BSP does not send a confirmation message to the recipient. To confirm that a transfer was completed, the recipient should perform a transaction history request.

**Q. How often is my account balance updated?**

**A.** For most accounts, the account balance will be up-to-date, meaning it will include all transactions made in and out of your account at the time you request your account balance.

Transfers between linked accounts are updated immediately.

**Q. Can I pay bills through BSP SMS Banking?**

**A.** No. At this stage you cannot make BillPay payments through BSP SMS Banking.

**Q. If I transfer money today, can it be withdrawn at the ATM?**

**A.** If you transfer funds to a BSP account which allows access via ATM, the funds will be available immediately.

**Q. Can I cancel a transfer?**

**A.** A transfer will be automatically cancelled if you do not reply to the confirmation message within 10 minutes after we sent you the confirmation SMS. If you have initiated a funds transfer and chose not to proceed with it, simply ignore the confirmation SMS sent to you and the funds transfer will not proceed.

**Q. What if I make a mistake when I make a transfer payment?**

**A.** Once you have sent a funds confirmation SMS to BSP SMS Banking it cannot be cancelled. For transfers between linked accounts, you can transfer the funds back. However, if the transfer was to a 3rd party, you will need to negotiate directly with them for the return of the payment.

**Q. What is the cut-off time for a BSP SMS Banking transfer?**

**A.** Funds transfer between your BSP linked accounts will generally be completed immediately 24 hours, 7 days a week, on the assumption there is no disruption to the system. Remember that any transfers you make on weekends or public holidays or after the daily cut-off times may not be processed until the next business day.

**Q. What happens when there is an error when I am trying to make a transfer?**

**A.** If you are part way through a transfer and your mobile phone runs out of battery, you lose reception or you receive a “message failed” error or there is some other sort of problem, the payment may not have been successful. However, before you repeat the payment, we recommend that you check your account balance or look at the transactions on your account or call the HelpDesk 180 2333 or visit a BSP branch to confirm the status of the payment.

**Q. Why can't I make a transfer?**

**A.** You may not be able to make a transfer because:

- You have insufficient cleared funds in your account
- You may have exceeded your daily transfer limits
- You may be sending an incorrect SMS Tag or incorrectly formatted message.

If you are uncertain about why you cannot make a transfer through BSP SMS Banking, you should contact the BSP HelpDesk on 180 2333 or visit a BSP branch.

**Q. Can I save the details of my regular transfers?**

**A.** We recommend you do not save your regular transfers as this may pose a risk for you. We also recommend that you delete all messages you sent and received from SMS Banking once the transaction is completed.

**Q. Can I setup a transfer for a future date?**

**A.** No. Transfers are “real time” and as such will take effect immediately after BSP receives your confirmation SMS. At this stage you cannot setup a transfer in the future.

**Q. What if I do not want to use transfer?**

**A.** BSP SMS Banking will only perform transfers through the registration of each payment at a BSP branch.

[>>> Return to the top of the page](#)

## **Miscellaneous**

**Q. Who do I contact if I have any questions or comments regarding BSP SMS Banking?**

**A.** If you encounter any problems with the service, or if you have any queries, contact the BSP Help Desk on 180 2333, Monday to Friday from 7:00am to 8:00pm and Saturday to Sunday from 8:00am to 8:00pm.

You may also send your queries and comments via a secure link using the Contact Us Email feature available in the BSP.online Personal Banking service.

BSP does not recommend using ‘unsecured’ email to transmit any sensitive personal information.

**Q. How will I be advised of future enhancements to the system?**

**A.** You will be notified either by local advertising through the media, the BSP Web Site, from counter displays in BSP branches or a message sent from BSP SMS Banking.

**Q. What is my Available Balance?**

**A.** ‘Available Balance’ is a term used to describe the money that you have in your account that is available for immediate use. It does not include any cheques that you may have deposited to your account that have not yet ‘cleared’ but does include any money available to you as part of an overdraft.

For example, after depositing a cheque for PGK500 to your account yesterday, you have PGK2,000 in your transaction account.

Current Balance	2,000
Less cheque not yet cleared	500
Available Balance	1,500

If you have an overdraft, the unused amount of this facility would also be included in your Available Balance.

**Q. What transaction history can I view via BSP SMS Banking?**

**A.** You can view the last 3 un-statemented transactions on your accounts linked to access BSP SMS Banking.

**Q. What happens if I do not see my transactions appearing in the transactions history SMS?**

**A.** If you do not see any of your transactions in the transactions history message from BSP SMS Banking you should contact the BSP Help Desk on 180 2333, Monday to Friday from 7:00am to 8:00pm and Saturday to Sunday from 8:00am to 8:00pm, to raise a problem report or visit a BSP branch.

**Q. What is BSP.online?**

**A.** BSP.online allows customers to securely access their BSP bank accounts anywhere in the world via the Internet. You may do your banking from the convenience of your own home or office without visiting a branch or ATM.

Using BSP.online Personal Banking you can:

- View your account balances and transaction history
- Pay your bills
- Transfer funds between your linked accounts
- Order a Cheque book for your account(s)
- Order a Statement for your account(s)
- Download your transactions
- Change your Personal Access Code.

**Q. What is BSP Mobile Phone Banking?**

**A.** BSP Mobile Phone Banking is a wireless Internet-based service that allows customers to securely and conveniently access their BSP bank accounts via their mobile phone. You may do your banking without visiting a branch or ATM.

Using BSP Mobile Phone Banking you can:

- View your account balances and transaction history
- Pay your bills
- Transfer funds between your linked accounts

>>> Return to the top of the page