

### GENERAL

#### Q. What is BSP Online Business Banking?

A. BSP Online Business Banking 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 Business Banking you can:

- » View your account balances and transaction history
- » Pay your bills
- » Transfer funds between your linked accounts
- » Transfer funds to accounts at BSP and other banks
- » Process Batch Payments
- » Transfer funds overseas
- » Download eStatements for your account(s)
- » Change your Password
- » Manage Delegated User access
- » View your session history

#### Q. How do I apply for BSP Online Business Banking?

A. Obtain an application form from your Relationship Manager (RM), nearest BSP branch, or download the form from the BSP website. Submit the completed form to your RM or nearest branch for processing.

#### Q. What is the BSP website address for Online Business Banking?

A. Visit the BSP website at [www.bsp.com.pg](http://www.bsp.com.pg) and click on the "Sign in to Business" link on the home page.

#### Q. How many invalid attempts before my access to Online Business Banking will be disabled?

A. After 3 consecutive invalid attempts your access will be disabled.

#### Q. What do I do if my access is disabled?

A. Contact the BSP Client Service Centre on **180 1100/305 7900** or send an email to [clientservice@bsp.com.pg](mailto:clientservice@bsp.com.pg) between 8am-5pm Monday to Sunday. You will however, need to answer a series questions' to identify yourself as a user for the accounts concerned.

#### Q. What do I do if I forget my password?

A. If you are a Master User and forget your password, contact the BSP Client Service Centre on **180 1100/305 7900** or send an email to [clientservice@bsp.com.pg](mailto:clientservice@bsp.com.pg) between 8am-5pm Monday to Sunday. Normal ID requirements to establish your identity as a user of the concerned account will be required. If a Delegate User forgets their password, the Master User(s) will be required to set a new password and advise the user. The user should then change this password at next login to ensure security.

#### Q. What happens if someone discovers my password?

A. You are advised to change your password immediately or report it to BSP Client Service Centre on **180 1100/305 7900** or send an email to [clientservice@bsp.com.pg](mailto:clientservice@bsp.com.pg) between 8am-5pm Monday to Sunday.

#### Q. How do I change my password?

A. You can change your password by accessing the Security function within BSP Online Business Banking.

**Q. Who can access business accounts via BSP Online Business Banking?**

A. All Master User(s) and any Delegated User(s) given access to view business accounts.

**Q. Is BSP Online Business Banking a 24 hour service?**

A. Yes, BSP Online Business Banking is a 24 hour service. 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.

**Q. Will all users have access 24 hours, 7 days a week?**

A. All Master User(s) have access 24 hours, 7 days a week however, access for Delegated User(s) will be subject to timings defined for their role.

**Q. Can I access BSP Online from a public place?**

A. It is possible to login to BSP Online from anywhere with Internet access, but it is important to remember that using computers in public places (e.g. Internet cafe) may not be secure.

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

A. Yes, transactional and monthly fees apply. Please contact your Relationship Manager or visit the BSP website for information on the fees and charges.

## 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 Business account information. These measures extend from data encryption to firewalls. The firewall, together with 128-bit Secure Socket Layer (SSL) encryption technology, helps to provide some of the best protection available to keep your password, account details and other sensitive information safe. BSP cannot guarantee that any data transmission over the Internet (even those that are encrypted) is totally secure. Any person who supplies BSP with your Client Number, Username and password will be allowed access to BSP Online and each of your linked accounts so it is essential you keep this private and secured.

Furthermore BSP provides Business Banking customers with an added layer of security in the form of an eToken™ Pass. This is a small portable device that regularly generates a One Time Passcode (OTP) that you use to securely initiate and authorise online payments made by either you or other authorised users. The circumstances under which you or BSP can be liable for unauthorised transactions is set out in the BSP Online Business Banking Terms & Conditions.

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

A. To ensure your use of BSP Online Business Banking is secure, BSP recommends the following;

- » Always logon to BSP Online by typing [www.bsp.com.pg](http://www.bsp.com.pg)
- » Never click on an email link which takes you directly to a logon screen
- » Ensure your computer is regularly updated and protected by operating system and software patches, antivirus and Business firewall software
- » Set up browser to not save secured web pages to disk
- » Always conduct financial transactions online using computers you know are secure and trusted. This means that use of Internet cafes should be avoided
- » Always exit your BSP Online Business Banking session when finished, by clicking the 'Logout' button
- » Always check that there is a padlock symbol. Click on the padlock to verify you are dealing with Bank South Pacific
- » Never divulge your password. Bank South Pacific will never ask you for your password (either in person or by mail)
- » Never leave your computer unattended while logged on to BSP Online Business Banking

- » Regularly check your account balances and transaction histories and immediately report any discrepancies to Bank South Pacific
- » You should protect the security of your username, password and eToken™ Pass at all times. Allowing somebody to know these details is the same as giving them a signed blank cheque. If you believe your details may have become known to another person, you should logon to BSP Online immediately and change your password

**Q. What is Secure Socket Layer encryption?**

A. Secure Socket Layer encryption technology is an industry-standard, BSP employs for BSP Online to provide secure communication by encrypting information and providing authentication.

**Q. How can I set my browser to not save secured web pages?**

A. You can set the web browser so it does not save secured web pages and thus prevent access to your private information. This is particularly important if other people use your PC or you are using a PC in a public place, i.e. Internet Cafe. Please note disabling the ability to Internet Explorer from saving secured web pages may affect the performance of BSP Online Business Banking as each page will need to be downloaded from the server when accessed.

To disable the ability for Internet Explorer to save secured web page data:

- » Open an Internet Explorer session
- » On the menu bar click on Tools and select Internet Options
- » Click on the Advanced tab
- » Scroll through the list to the Security section at the bottom
- » Check the box next to the option "Do Not Save Encrypted Pages To Disk"
- » Click OK to close the window and initiate the changes once these steps are performed future web surfing should be safer, but existing web data already saved to your PC must also be erased.

To erase the existing data do the following:

- » Open an internet Explorer session
- » On the menu bar click on Tools and select Internet Options
- » Under Temporary Internet Files on the General tab click Delete Files
- » On the message that pops up click the box that says "Delete all offline content" and click OK
- » Click OK to close the window

**Q. Why does my BSP Online session automatically log-out?**

A. This is a security measure to prevent unauthorised access to your session. When BSP Online detects there has been no activity during the session for fifteen minutes the session is automatically terminated. Remember, if you are not using your computer for a period of time make sure you log off.

**Q. What is data encryption?**

A. Data encryption is the scrambling of messages sent from one computer to another. BSP employs the highest-level data encryption available via Secure Socket Layer encryption technology to help protect customer information and transactions.

**TECHNICAL ISSUES**

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

A. No, you require a computer with up to date, security patched operating system with anti-virus software and a compatible internet browser (see below).

**Q. What type of browser do I need?**

A. For optimal performance, users should install Internet Explorer version 7.0 and above or Mozilla Firefox version 3.0 and above. However any of the browsers listed below will be compatible with BSP Online Business Banking:

Browser	Version Required
Internet Explorer	7.0 and above
Mozilla Firefox	3.0 or above
Opera	8.0 or above
Google Chrome	3.0 or above
Safari	3.1 or above
Netscape	7.0 and above

**Q. What are the browser requirements?**

A. In order to access the BSP Online Business Banking service, you need to have JavaScript & Cookies enabled on your browser. This is the default setting for most browsers and therefore you probably won't have to change anything to access BSP Online Business Banking. If all settings are correct, you will see the standard logon page where you can enter your Client Number, Username and Password to start a BSP Online Business Banking session. We recommend that you use the Internet Explorer version 7.0 and above, as this browser comes with 128-bit SSL encryption built in. Using this level of encryption will ensure that you are using the strongest possible security to transmit request to and from our site. If you choose to use other browser products, you may discover the display and cosmetic characteristics to be of a different standard to that of Internet Explorer 7.0.

**Q. Are some browsers safer than others?**

A. As we place a high emphasis on security you will need to use one of the latest browsers that support 128-bit key encryption. The latest browsers are capable of supporting 128-bit encryption, and will 'set-up' to this stronger level of encryption when connecting to BSP Online Business Banking.

**Q. Who can I call if I have problems accessing the Internet?**

A. Please contact your Internet Service Provider (ISP) or your Systems Administrator.

**Q. Will BSP Online run on an Apple or other non Windows Operating Systems?**

A. Yes, BSP Online is available to Apple Mac and other non- Windows Operating Systems, e.g.Linux. To access BSP Online, you will need to ensure you have the appropriate hardware and software for your computer.

**Q. Why is my font size so small/large?**

A. Check your browser font size settings and modify the setting that changes the font setting to a size more convenient for your use on BSP Online. On Internet Explorer this can be found under 'View' and 'Text size'.

**TRANSFERS AND PAYMENTS**

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

A. Only your linked accounts that you have nominated for BSP Online Business Banking.

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

A. Yes, with BSP Online Business Banking you can make payments to accounts held at any bank within PNG via either Transfer Money panel, Batches or to Billers via BillPay.

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

A. Daily transfer limit is the maximum amount allowed within a 24 hour period.

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

A. You can transfer funds to and from all accounts linked to your BSP Online Business Banking with the exception of business Loan, Foreign Currency accounts and Term Deposits which can only be viewed.

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

A. Transfers between linked accounts are updated immediately. Payments to a Biller in most cases will be processed on the day the instruction is given, but no later than the next banking day. Your account balance will be updated immediately.

**Q. From which BSP accounts can payments be made?**

A. You are able to pay bills from your nominated linked accounts provided you have sufficient funds available including pre arranged credit, with the exception of Business Loan, Foreign Currency Accounts and Term Deposits which can only be viewed.

**Q. The Biller I want to pay is not on the BillPay list. Can I still make a payment to them?**

A. Yes, you can still make the payment but not via BillPay rather you can use the Transfer Money feature to make third party payment to the Biller.

**Q. How many days does it take for a payment to reach a Biller?**

A. Payment is received in the Billers account on the same day. Please see cut off times for payments listed below. Delays in processing a BillPay payment may occur due to:

- » A public or banking holiday occurring the day after the BillPay instruction is received.
- » The Biller not processing your payment in a timely manner
- » A disruption to BSP Online Business Banking service

**Q. If I transfer money to another BSP account today, can the funds be withdrawn at the ATM?**

A. Yes, if you transfer to a BSP account, the funds will be available immediately and can be withdrawn at an ATM on the same day.

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

A. No, you cannot cancel your transaction after it has been approved. 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 the beneficiary.

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

A. Funds transfer between your BSP linked accounts and 3'd party accounts with BSP will generally be completed immediately 24 hours, 7 days a week, on the assumption there is no disruption to the system, however the following transfer cut off times apply to 3rd party payments to accounts held with other banks:

Business Day 3.30pm (PNG Time)  
Saturday 12.30pm (PNG Time)

Transfer made outside the times stipulated above will be sent the next Business Day. BSP does not guarantee that receipt will be made into your nominated beneficiary account if the account is with another bank.

## DOWNLOADING TRANSACTIONS

**Q. Can I download transactions to a spreadsheet?**

A. It is possible to download your transactions from BSP Online Business Banking into Excel or any spreadsheet that supports Comma Delimited Format (also referred to as CSV format). Other accounting packages compatible with BSP Online Business Banking include Quicken (QIF format) and MYOB (Comma Delimited Format).

**Q. What is Comma Delimited Format (also known as CSV)?**

A. A Comma Delimited Format (or Comma-Separated Values) file formats the data into a table as a series of text lines organized so that each column value is separated by a comma from the next column's value and each row starts a new line. This enables software, such as Microsoft Excel, to correctly open the data.

**Q. Who should I contact if I have any questions or comments regarding BSP Online Business Banking?**

A. If you encounter any problems with the service, or if you have any queries, contact the BSP on **180 1100/305 7900** or send an email to [clientservice@bsp.com.pg](mailto:clientservice@bsp.com.pg) between 8am-5pm Monday to Sunday. You may also send your queries and comments via a secure message using the Messages panel available in the service. BSP does not recommend using 'unsecured' email to transmit any sensitive Business 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 website or from counter displays in BSP branches.

**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 a balance of 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 happens if I do not see my transaction appearing on the Transaction History Screen?**

A. If you do not see any of your transaction on BSP Online Business Banking, under the Transaction History, contact the BSP Client Service Centre on **180 1100/305 7900** or send an email to [clientservice@bsp.com.pg](mailto:clientservice@bsp.com.pg) between 8am-5pm Monday to Sunday to raise a problem report.