



GENERAL

FAQ
Frequently Asked Questions

1. What is a VISA debit card?

VISA debit card (also known as a bank card) is a plastic payment card that is issued to our customers. This card is linked to your bank account and can be used to access available funds in your account to make payments.

2. Is there a difference between the BSP KunduCard and the BSP VISA debit card?

Yes, there is a difference.

The KunduCard issued by BSP is a domestic card, which means that it can only be used on the payment networks available by BSP or other banks in the country of issuance (i.e. PNG). Therefore, the KunduCard will not work in other countries, only in PNG.

The BSP issued VISA debit card, can be used on both domestic and international payment networks (e.g. VISA and MasterCard). Therefore, your BSP issued VISA debit card will work in PNG and anywhere else in the world and online, where the VISA logo is displayed. BSP is a member of these international payment networks and therefore the BSP VISA debit card is also referred to as an international or scheme card.



3. Where and how do I use my BSP VISA debit card?

A BSP VISA debit card can be used on any BSP ATM or EFTPoS or any other banks ATM or EFTPoS, where the VISA logo is displayed, as an accepted card.

The following table shows you ways to use your BSP VISA debit card, compared to a BSP issued domestic card:

BSP VISA CARD Access to payment and security features	Domestic Card	Scheme Card Issued by BSP
	Kids Saving, Sumatin, KunduCard	VISA Classic, Silver, Gold & Platinum
ATM cash access in PNG	✓	✓
EFTPoS purchases in PNG	✓	✓
EFTPoS 'Touch & Go' purchase in PNG	X	✓
ATM cash access overseas	X	✓
EFTPoS purchases overseas	X	✓
EFTPoS 'Touch & Go' purchase overseas	X	✓
Online purchases	X	✓
Mail Order purchases	X	✓
EMV chip security	X	✓
One time passwords (OTP-3D Secure) for online purchases	X	✓
Visa Alert Services to track transactions	X	✓

4. Am I eligible to apply for a VISA debit card?

You are eligible if you are aged 18 years or over and have an active personal account with BSP.

5. How do I apply for a VISA debit card?

To apply for a VISA debit card, you may visit any BSP branch to lodge an application. For more information visit the BSP website www.bsp.com.pg or contact our Customer Service Centre via phone: 7030 1212/320 1212 or email: service@bsp.com.pg.

6. Is there a fee for a VISA debit card?

New or renewal (expired) cards are free. Fees apply for card replacements as a result of been lost/stolen or damaged.

7. If there is a joint account, can both account holders have VISA debit cards?

Yes, both joint account holders can have VISA debit cards. Each card will have a unique card number, unique PIN (Personal Identification Number) and the cardholder’s name embossed on the front of the card.

8. How many accounts can I link a VISA debit card to?

You can link your BSP VISA debit card to one current or savings account.

9. How long will it take to get my VISA debit card?

Your new card will be ready for collection within 7 working days from the day you apply for it.

10. Can I create or select my own PIN?

No. BSP will provide you with a PIN. You can change your PIN at any BSP ATM using the FEE FREE Change PIN service.

11. How do I receive my VISA debit card?

Your VISA Debit Card and PIN will be delivered for you to collect to the BSP branch that you lodged your application at or to the branch that you conduct your account at, based on your branch collection preference.

12. Will I need to activate my VISA debit card before I can use it? How do I activate my VISA debit card?

Yes. Activate your VISA debit card by performing a transaction using your card and your PIN. For example; make a purchase using an EFTPoS terminal, check your account balance on a BSP ATM/EFTPoS terminal or withdraw money at any ATM.

13. How long is my VISA debit card valid for?

Your VISA debit card is valid for four (4) years.

14. Where do I find the current service and transaction fees and limits for the VISA debit card?

For all fees relating to your VISA debit card, please refer to our Account Information Schedule available at BSP branches, or via our website; www.bsp.com.pg or by calling our Customer Service Centre.

15. How do I use my VISA debit card at an ATM or EFTPoS in PNG and Overseas?

Card Usage	PNG	Overseas
ATM		
Select the ‘Savings or Cheque’ option depending on what account your Debit Card is linked to.		✓
EFTPoS		
Contactless Transaction ‘Touch & Go’ . Place the card over the EFTPoS terminal screen when transaction is being carried out.		✓
Contact Transaction ‘Insert’ Insert the chip-end of the card into the slot on the bottom of the EFTPoS terminal		✓
When using another banks’ EFTPoS terminal, select ‘Credit’ if the account selection option is available or you may not be required to enter your PIN, however you are required to sign the Merchant copy of the receipt	X	✓

16. Can I use my card for every day purchases?

Yes. Use your VISA debit card for all purchases. Just 'Touch & Go'. Card transactions exceeding K50.00 will require you to enter your PIN.

17. How do I make a purchase over the internet, phone or through mail orders using my VISA debit card?

Simply quote your 16 digit card number, expiry date and the Card Verification Value (CVV). This is the three (3) Digit number found on the reverse of your card adjacent to the signature panel.

18. Is my VISA debit card accepted overseas?

Yes. You can use your card wherever VISA is accepted.

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**19. Will there be fees when I use my card overseas?**

You may be charged international transaction fees and other non-BSP ATM fees.

20. Do I need to let the bank know that I am travelling overseas?

Yes, it is important to let us know when and where you are travelling to help us protect your purchases/transactions. Please call +675 305 7842 before you travel so the bank is aware of your VISA Card usage overseas.

21. What are the authorizations for transactions on my VISA debit card when I make a purchase at a merchant?

A merchant may obtain an authorization for a transaction before the transaction is made. It is done to establish that there are sufficient funds available in the account for the transaction and that the card is valid. This often occurs with hotel bookings or car rental services. Such an authorization will reduce the amount of available funds in the account to assure funds for the transaction.

In cases when the transaction is not completed, the amount still can be put on hold to the account up to 7 days, after the authorization is obtained.

22. What if I don't have any money in my account when using my VISA debit card?

If there are insufficient funds in your account, your VISA debit card transactions may be declined.

23. Why would my account current and available balance show differently sometimes?

As you are using your own money, you need to know that there may be a difference in the available account balance. This is usually because there are card authorizations or transactions that are pending so the funds are on hold until they are processed.

24. Where can I see all transactions done from my VISA debit card?

All transactions made with your card are presented on your personal account statement which you can log in and view through your Personal Internet Banking account. If you are within PNG, you can visit your nearest branch to obtain your account statement or go to any BSP ATMs to request for a mini account statement. Fees may apply.

25. What do I do if I notice transactions on my account that are not mine?

If you notice any suspicious transaction on your account, please report the matter immediately to your nearest BSP branch or to our Customer Service Centre on 320 1212 /7030 1212 locally and (+675) 305 7842 when overseas.

26. What happens if I find fraudulent transactions on my account? Do I get my money back?

If VISA card fraudulent transactions occur on your account and our investigations prove you were not responsible, you may not be liable for any losses incurred.

27. How can I dispute a transaction done on my VISA debit card?

To dispute a transaction on your VISA Debit card you need to urgently complete a Disputed Transaction Advice and return it to a BSP branch. It is important that you dispute your transaction as soon as you are aware of it occurring. It is important to retain all sales slips and printed receipts for your own records. You may be required to attach them to your Dispute Advice for formalities.

Note: VISA has its own regulations when dealing with dealing with disputes.

28. How secure is a VISA debit card?

All VISA cards must be activated before they can be used to make purchases and has a unique PIN that only you know. Every card is equipped with security features including a chip, 'CVV' number on the back of the card and PIN protection that helps keep your card secure.

29. What if my VISA debit card is not working?

If your VISA debit card is not working contact our Customer Service Centre on 320 1212 /7030 1212 locally and (+675) 305 7842 when overseas.

30. What happens if I forget my VISA debit card Personal Identification Number (PIN)?

If you have forgotten your PIN, you will need to apply for a replacement card, as we do not reissue PINs on the same card. A replacement card fee will apply.

31. What if I've lost my VISA debit card or it was stolen?

Immediately cancel your card by contacting our Customer Service Centre locally on 320 1212 /7030 1212 locally and (+675) 305 7842 when overseas or contact the nearest branch to avoid any potential losses.

32. What should I do if I think my VISA debit card or PIN has been compromised?

Immediately change your PIN at a BSP ATM or report it to our Customer Service Centre to have your card cancelled if both your card and PIN have been compromised.

33. How do I cancel my VISA debit card?

Should you wish to cancel your card, please contact our Customer Service Centre on 320 1212/703 01212 or visit your nearest branch for assistance.

34. Can I still keep my KunduCard or Sumatin card when I get a BSP VISA debit card?

Yes you can have a BSP VISA debit card and still have your KunduCard or Sumatin card to use. Both cards are linked to your main transaction account.

35. How do I replace my Expired VISA debit card?

The VISA debit card has a validity of 4 years. When the expiration date draws near, a new VISA debit card is issued 6 weeks before the expiration date and delivered to your branch. A new VISA card with a new card number will be issued.

36. Am I covered under the BSP TravelCover Insurance?

TravelCover Insurance is only for BSP VISA Platinum Debit cardholders.

37. Who do I contact if I have issues or questions about 3D Secure service?

Our Customer Service Centre is available 24 hours, 7 days a week and can be contacted on 3201212/7030 1212 or when overseas +675 305 7842, email servicebsp@bsp.pg or visit your nearest BSP branch.

38. If I have a complaint about the 3D Secure service, who do I contact?

You can place a verbal or written complaint at your nearest BSP Branch or via our Customer Service Centre on 3201212/7030 1212 or when overseas +675 305 7842, email servicebsp@bsp.com.pg or visit your nearest BSP branch.

We will response to your complaint within 5 working days, where the complaint cannot be resolved; we will provide a progressive update until resolution within 30 days.