

GENERAL

1. What is Mobile Banking App?

Mobile Banking App is a smartphone application that allows you to securely access your bank account (s) anywhere, anytime at your convenience without having to visit a branch through the use of data on your phone.

2. Where can I download Mobile Banking App?

For iPhone and iPad users you can download it from the Apple App Store. For Android™ users, you can download from the Google Play Store.

3. Is Mobile Banking App free to download?

Yes, Mobile Banking App is free to download on Apple Store and Google Play Store. Regular transaction fees associated with your BSP account(s) will apply. However, standard mobile phone service fees and charges for using the internet will apply. Check with your mobile phone service provider for specific details.

4. How do I register for this service?

To access this service, visit your nearest branch to register or contact BSP Customer Service Centre on 320 1212 (Local) or +675 305 7900 (International) to establish your identity and complete an application form.

5. What features are available via Mobile Banking App?

You can perform the following features using Mobile Banking App:

5.1 Accounts

- View your account balances for all your BSP accounts
- View up to 20 last transaction history

5.2 Transfer

- Transfer funds between your own BSP accounts.
- Transfer funds to other BSP accounts.
- Transfer funds to other local bank accounts. (i.e. ANZ, Westpac, BPNG and Kina)

5.3 Payments

- Pay your bills using BillPay (e.g. Hitron, Telikom, NCDC Land Tax etc.)

5.4 Top Up

- Purchase bmobile and Digicel phone Top Up
- Purchase EasiPay Top Up

5.5 My Services

- Manage Payees
- Manage Mobile numbers
- Manage Meter numbers
- Manage Billers
- Change password

5.6 Messages

- Compose and send messages.
- Receive messages.
- View transactions receipts

5.7 Contact Us

- Call or email BSP Customer Service Centre.

6. What is the difference between Mobile Banking App, BSP Mobile Banking & BSP Mobile Internet Banking?

The difference between these products is as follows:

• Mobile Banking App

A smartphone app that is downloadable via an Apple Store or Google Play Store which allows you to securely perform banking activities using mobile internet services. You must have data to access this service.

- **BSP Mobile Banking USSD**
A menu based service where you dial *131# to securely access your bank information using your mobile phone. You do not require data or credit to access this service.
- **BSP Mobile Internet Banking**
To securely access your bank information on your mobile web browser using your BSP Personal Internet Banking account. You must have data to access this service.

7. What are the fees applied when performing transactions using Mobile Banking App?

Regular transaction fees apply when you perform certain transactions. Visit the BSP Website to find out about our fees and charges on www.bsp.com.pg

DEVICE

1. What mobile devices support the Mobile Banking App?

- iPhones and iPads – version iOS 8.0 and above.
- Android smartphone with Android – version 4.1 and above.

2. Will I be able to login onto the Mobile Banking App on a different mobile phone?

If you are using a different mobile device, you will not be able to login with your login credentials. Your access will be deactivated if this is attempted. You must call our BSP Customer Service Centre on 320 1212 (Local) or +675 305 7900 (International) or email service@bsp.com.pg to activate your access.

3. What happens if I change my mobile phone number?

If you change your mobile phone number, you have to contact our BSP Customer Service Centre on 320 1212 (Local) or +675 305 7900 (International) to update your mobile number and do the following;

- Activate Mobile Banking service on your mobile phone by dialling *277# and follow the prompts.
- Activate the service on Mobile Banking App by logging in using your existing User ID and password.

4. How soon does the SMS OTP Activation code expire?

Your SMS One Time Password (OTP) activation code will expire after 30 minutes of receiving it.

5. Why does my session time out?

The time limits are a security measure for your protection. If your session remains idle for 15 minutes or if your session exceeds the maximum session time of 15 minutes you will automatically be logged out. Simply log back in.

TRANSFERS AND PAYMENTS

1. Are the transfers made to other BSP accounts immediate?

Yes. Transfers or payments made between your own BSP accounts or to third party BSP accounts are immediate.

2. Can I transfer to other accounts held at other commercial banks within PNG?

Yes. You can make transfers to other accounts held at other commercial banks within PNG.

3. Are the transfers made to other accounts held in other commercial banks immediate?

No. A transfer made to other banks is dependent on the processing time of transaction that happens between the banks and that can take until the next day for the funds to be available.

4. What are the transfer limits?

- K5,000 daily limit for transfer to other accounts (third party transfer).
- Unlimited transfer between own accounts.
- K5,000 daily limit for BillPay

5. How much prepaid electricity can I buy?

You are able to buy prepaid electricity for purchase amounts within the minimum K15 and maximum K200.

6. How much prepaid mobile top-up can I buy?

You are able to buy prepaid mobile top-up for purchase amount within the minimum K3 and maximum K100.

1. What information is stored on my mobile device?

When using Mobile Banking App, no confidential information is stored on your mobile phone device.

Helpful Tip – Do not use a notepad program or your device's address book to store your Mobile Banking App Username or password.

2. How many unsuccessful attempts do I do before I am locked out?

After three unsuccessful login attempts to Mobile Banking App, your account will be locked. This security feature prevents others from trying to gain access to your accounts by guessing your login information.

3. Am I able to print my receipts?

No. The Mobile Banking App does not have the option to print receipts. You can only view them.

4. What are the password requirements?

- Alphanumeric (Abc123) characters contain at least one uppercase (A-Z), one lowercase (a-z) and one number (0-9).
- Be different from existing password.
- Not contain your User ID.
- Be at least eight (8) characters long but not more than fifteen (15) characters.

5. Can I make payments to international accounts?

No. Mobile Banking App does not have the option to make international payments.

6. Why do I need to upgrade my Mobile Banking App?

If there's any bank changes to the app, upgrading your app can allow you to see those changes.

7. Do I need a BSP account to use Mobile Banking App?

Yes. You must have a personal banking account with BSP to use Mobile Banking App.