

Batch Upload

1. What is Batch Upload?

Batch Upload is a function of Online Business Banking that allows you to upload and process payment files.

2. How do I apply for the Batch Upload function?

You must operate a business account with BSP and be a registered user of BSP Online Business Banking in order to use the Batch Upload function. You can obtain an application form at www.bsp.com.pg, at your nearest branch, or from your Relationship Manager.

3. Do I need any special software to use the Batch Upload function?

No. You can use a standard web browser to access the Batch Upload function via BSP Online Business Banking.

4. Can I upload the current KunduPei file?

No, the zipped KunduPei file that you currently email to BSP cannot be processed via the Batch Upload function.

5. What types of files can I upload?

Batch Upload function supports two types of files, namely ABA and CSV files.

- Most accounting and payroll software packages can export payment files in the ABA format. If required, BSP can provide you with our ABA file specification and assist you test and confirm your ABA file setup
- CSV files are produced manually using an Excel spreadsheet template which will be provided by BSP

6. Can I include payments to BSP and other banks in a single batch?

Yes a batch can contain payments to other BSP accounts and accounts with other local banks.

7. What is the maximum number of batches uploaded in a day?

A. There are no limits on the number of batches to upload in a day however processing will depend on the limits set for batch payments and availability of clear funds in your account.

8. What is the maximum number of transactions per batch?

The maximum number of transactions to include in a batch is 8,000.

9. What is the minimum number of transactions per batch?

The minimum number of transactions to include in a batch is 1.

10. Can I edit a batch through Online Business Banking after been uploaded?

No, Online Business Banking does not allow the editing of payment details after a batch is uploaded..

11. Can I save an external batch uploaded as a batch template?

No, Online Business Banking does not allow external batches to save as batch templates.

12.Can I upload and process a Batch on weekends or during a public holiday?

Yes, batches can be initiated and approved anytime including weekends and public holidays, subject to processing cut off times and availability of funds in the account.

13.What cut off times apply to payments processed through Batch Upload?

Batches processed by BSP between 5am and 10pm daily (PNG time). If batch is approved outside these times, it is processed the next business date.

14.Can I cancel a batch after it has been uploaded?

Yes a batch can be cancelled at any one of the following stages,

- the batch has been uploaded and saved but is yet to be initiated for approval – at this point the batch can be deleted
- the batch has been initiated but is yet to be approved – at this point the batch can be declined
- the batch has a future posting date and has been approved – at this point the batch can be cancelled

15.When does the account debit for the batch?

Once the batch is approved by the required number of authorisers, BSP will debit the account. Subject to processing cut-off times and availability of funds in the account.

16.Are there any fees charged for Batch Upload?

Yes, BSP will charge based on the number of payments within the batch and depending on whether the beneficiary account is BSP or non-BSP. Fee amounts are aggregated and charged separately for BSP and non-BSP respectively. Please refer to our website for details on fees.

17.Will there be a bulk debit on the account or individual debits for the batch transactions?

There will be a bulk debit for the batch total while the fees will appear as separate bulk entries.

18.When do BSP accounts receive their payments?

Once batch is approved and processed, BSP accountholders receive funds immediately.

19.When do accounts with other banks receive their payments?

Subject to batch approval time, payments for other banks will be settled at the next available exchange time. There are four (4) daily file exchange times (9.30am, 12pm, 2.30pm and 4.30pm).

20.What happens if a payment fails to process?

BSP will return failed payment(s) to the account the next working day for failed BSP accounts. You will receive a message via Online Business Banking providing details of the failed payments. Other bank-rejected items are subject to when funds are returned.

21.Can I upload a batch that has a past posting date?

No, Online Business Banking will reject batch if it has a past posting date. The date must be either current date.

22.What happens when a batch is uploaded and not approved on the same day?

The batch will not process because the posting date has lapsed.

23.What happens when a batch is schedule to post in the future?

The required number of signatories must approve the batch before the posting date. The batch will post on the scheduled date upon availability of funds in the account.

24.What happens if the schedule batch is authorised on the posting date?

When scheduled batch is approved on the posting date, it will not debit the account in real-time rather post at 5am the next business day.

25. What happens when a future dated batch is approved?

The batch will be scheduled to post on the posting date. See cut-off times. There must be available funds in the account on the posting date otherwise the batch will fail to process.

26. Can a single Online Business Banking user upload and approve a batch?

Yes this is possible if your account signing authority is "one to approve" and the user is a master user or a delegated user who has access to batches and has rights to both initiate and approve batches.

27. Who can view the contents of a batch?

All master users and any delegated user who is given access to the batches panel is able to view contents of batches

28. Can an approver view the contents of a batch before authorising the batch?

Yes approvers can view (but not edit) a batch before authorising it.

29. What controls are in place to protect my data?

BSP employs a range of security measures to assist protection of your Business account information including the latest firewall and encryption technology and our systems undergo regular security audits. These measures help 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 these details private and secured.

BSP provides Business Banking customers with an added layer of security in the form of an eToken™ Pass. This small portable device 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.

For more Information

If your question is not answered by these FAQs or you have other questions regarding Batch Upload and BSP Online Business Banking, please contact our Customer Contact Centre on 320 1212/ 7030 1212 (local) or +675 305 7900 (international) or email us on clientservice@bsp.com.pg or onlineinfo@bsp.com.pg