BSP Personal Internet Banking FAQ

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1. **What is BSP Internet Banking?**

    BSP Internet Banking allows customers to securely access their BSP Bank accounts anywhere in PNG and 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 Personal Internet Banking you can:

    - View your account balances and transaction history
    - Transfer funds between your linked accounts
    - Transfer funds to third-party accounts within BSP and other banks in Papua New Guinea.
    - Transfer funds overseas via Telegraphic Transfer
    - Pay your bills using BillPay
    - Download an eStatement for your account(s)
    - Change your Password
    - Monitor you Visa Debit Card
    - Protects your purchase online with a secured platform
    - View your session history
    - Schedule future-dated transfers and payments
    - Contact our Call Centre staff via secure mail

2. **How do I apply for BSP Personal Internet Banking?**

    Obtain an application form at your nearest BSP branch, or download the form from the BSP Web Site. Upon completion, submit to your nearest branch for processing. Once approved, an information kit will be ready for your collection.

    What is the BSP Internet Banking web site address?

    The website address for BSP Internet Banking service is www.bsp.com.pg look for the Online Banking icon.

3. **How do I access BSP Personal Internet Banking?**

    On the BSP Web Site home page, click on the Online Banking Personal link. This will lead you to the BSP Personal Internet Banking login page.

4. **Can I use the same Password for BSP Personal Internet Banking that is issued to me by BSP?**

    Yes, the four (4) digit Password that we will issue, is to be used to login to BSP Internet Banking. However, when you first login to BSP Internet Banking, you will be prompted to change your Password to a much stronger alpha-numeric Password; i.e. one that contains at least one number (0-9) and at least one letter (A-Z or a-z).

5. What if after three attempts I still am unable to get my Password correct?

If you have entered an invalid Password after three consecutive attempts your access will be disabled you will need to call the BSP Call Centre on 320 1212, 7030 1212 or +675 3057842 for customers outside PNG, this service is available 24 hours, 7 days a week or visit your nearest branch for your access to be reinstated.

6. What do I do if I forget my BSP Personal Internet Password?

If you forget your Password, contact our BSP Call Centre on 320 1212, 7030 1212 or +675 3057842 for customers calling in from overseas, this service is available 24 hours, 7 days a week and request for a temporary Password. The password provided by the Call Centre consultant is a one-time password and must be changed once you login successfully.

7. What happens if someone discovers (or I think they have discovered) my Password?

If you believe that someone has discovered your Password, immediately report the matter to the BSP Call Centre on 320 1212, 70301212 or +675 3057842 for customers outside PNG , this service is available 24 hours 7days a week. And you should immediately:

Change your password. This is easily done by accessing the Security Panel on the BSP Personal Internet banking where you will be prompted to change your current Password and enter a new Password.

8. How do I change my Password?

You can change your Password by accessing the 'Security' Panel. You will be prompted to enter your current Password in the first text field followed by your new Password in the second field and re-entered in the last text field.

BSP Internet Banking passwords must:

- be between 8 to 15 characters long with no spaces
- not easily be identifiable or based on easily accessible personal information (such as family, street names or birth dates)
- must be an alpha-numeric Password i.e. one that contains at least one number (0-9) and at least one letter (A-Z or a-z).

Remember that passwords are case sensitive. We recommend that you input your password with the 'Caps Lock' off.

9. Is BSP Internet Banking available 24 hours, 7 days a week?

Yes, BSP Internet Banking is available 24 hours, 7 days a week.

10. **Can I access BSP Internet Banking from work?**

Yes, but we recommend you obtain confirmation from your System Administrator that your Internet firewall will allow BSP Internet Banking transactions and that you are not breaching any email and/or Internet policy that your business may have.

11. **Can I access BSP Internet Banking from a public place?**

It is possible to login to BSP Internet Banking from anywhere with Internet access, but it is important to remember that using computers in public places (e.g. Internet café) is not secure. (Refer to Retail Electronic Banking Terms & Conditions).

12. **Do I incur fees for using BSP Personal Internet Banking?**

Currently, there are no fees charged when you log on to BSP Personal Internet Banking to check your balances, view your account history or download transactions and eStatements. However financial transactions completed via BSP Internet Banking will be subjected to normal account fees and charges. Refer to Retail Fee List on the BSP Website: http://www.bsp.com.pg

Security Issues

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

BSP employs a range of security measures to assist protection of your personal account information. These measures extend from data encryption to firewalls. The firewall, together with 128-bit Secure Socket Layer (SSL) technology, help to provide some of the best protection available to keep your Password, account details and other sensitive information being read by unauthorized persons. 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 Username and Password will be allowed access to BSP Internet Banking and each of your linked accounts. BSP also has a SMS One Time Password authentication for Third Party Transfers and is another added level of security feature to protect you from unauthorized third party transfers. The circumstances under which you or BSP can be liable for unauthorized transactions are set out in the Retail Electronic Banking Terms & Conditions.

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

To ensure your use of BSP Internet Banking is secure, BSP recommends the following;

- Always logon to BSP Internet Banking by typing www.bsp.com.pg ;
- Never follow an email link which takes you directly to a logon screen;

- Ensure your computer is regularly updated and protected by up-to-date operating systems,
anti-virus and personal firewall software;
- Disable the ability for browser to save secured web pages to disk;
- Always conduct financial transactions online using computers you know are secure. This means that use of Internet cafes should be avoided;
- Always exit your BSP Internet Banking session when finished, by clicking the 'Logout' button.
- Always check there is a padlock symbol on the top right corner of the webpage address field box (where you enter your Password and Username). Click on the padlock to verify you are dealing with Bank South Pacific. Or ensure your web browser begins with https
- Never disclose 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 Internet 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 Password and Username 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 log onto BSP Internet Banking immediately and change your Password.

Working remotely from home or office involves a broad range of information security risks. In addition to the obvious threat of theft of the equipment, there are also significant risks to the information contained on the portable equipment. It is necessary to use business centre with great care as confidential information or data can be inputted onto equipment that is not under your control.

15. What is Secure Socket Layer technology?

Secure Socket Layer technology is an industry-standard BSP employs for BSP Internet Banking to provide secure communication by encrypting information and providing authentication.

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

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 Café. Please note that disabling the ability of Internet Explorer from saving secured web pages may affect the performance of BSP Internet 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 Browsing History, click on the Delete button, Under Temporary Internet Files, select Delete files
- On the message that pops up click YES
- Click Close and then OK to close window

Now any potentially compromising information has been erased from the disk and the ability of Internet Explorer to save encrypted web page information to the PC in the future has been disabled.

17. Why does my BSP Internet Banking session automatically time-out?

This is a security measure to prevent unauthorized access to your session. When BSP Internet Banking detects there has been no activity during the session for ten (10) minutes the session is automatically terminated. Remember, if you are not using your computer for a period of time. Be sure to 'log off' completely from BSP Internet Banking so that your banking information cannot be viewed by others.

18. What is data encryption?

Data encryption is the disguising of messages sent from one computer to another computer to obscure its meaning. BSP employs the highest-level data encryption available via secure socket layer technology to help protect customer information and transactions.

19. What is an eToken?

An eToken PASS is a compact and portable one-time password (OTP) strong authentication device that allows for Authorized Users to conveniently and effectively establish OTP-based secure access to network resources, Software as a Service (SaaS) cloud applications and online services. Below is a picture of the BSP Issued eToken Device.

20. What is a BSP VISA Alert?

The BSP Visa Alerts allows a Visa Debit Card Holder to receive alerts via an SMS text or email for certain transactions performed using your card on a Non BSP ATM or EFTPOS terminal. You can choose from a predefined list of available transaction alerts and also method of how you wish to receive the alert (SMS or email).

21. Who is eligible to use this Feature BSP Visa Alerts?

BSP customers that have been issued a BSP VISA Debit Card.

22. How can I apply for a BSP Visa Card?

You will visit your nearest BSP branch or call BSP's Client Call Centre to apply for a BSP Visa Debit Card.

23. What is a 3D Secure?

3D secure is an additional security feature design for online credit and debit card transactions and used by our Visa and Master card. Its intention is to improve security of internet payments.

Attached is the 3D Secure:
http://www.bsp.com.pg/Resources/Documents/2015/3D-Secure_DL-2sided.pdf

Technical Issues

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

Yes. To access the BSP Internet Banking service we recommend that you have;

Software

- Web Browser Software
- Up-to-date firewall and anti-virus software

Hardware

- Computer modem to enable Internet connection
- ISP (Internet Service Provider) account

Windows PC/Macintosh

Browser	Version
Internet Explorer	7.0+
Firefox	3.0+
Opera	8.0+
Chrome	3.0+
Safari	3.1+

25. What type of browser do I need?

For optimal performance, users should install Internet Explorer version 7.0 and above or Mozilla Firefox version 3.00 and above.

The latest browser versions are available from the Internet via the links below:

- www.microsft.com
- www.mozilla.com

26. What are the browser requirements?

In order to access the BSP Internet Banking service, you need to have JavaScript & Cookies enabled on your browser. This is the default setting for most browsers therefore you would not have to change anything to access BSP Internet Banking. If all settings are correct, you will see the standard logon page where you can enter your User Name and Password and start a BSP Personal Internet Banking session. We recommend that you use the Internet Explorer version 7.0 and above, as these browsers come with 128-bit encryption built in.

Earlier Internet Explorer versions will be blocked from using Internet Banking and we recommend you upgrade to 128-bit encryption by downloading the high encryption service pack from the Microsoft site (www.microsoft.com). 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. However, all functions will perform as intended, therefore not compromising the integrity of the BSP Internet Banking service.

27. Are some browsers safer than others?

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 Internet Banking.

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

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

29. Will BSP Online run on an Apple or other non-Windows Operating Systems?

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

30. Why is my font size so small/large?

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 Internet Banking. On Internet Explorer this can be found under 'View' and 'Text size'.

31. What is JavaScript?

JavaScript is a programming language developed by Netscape that can interact with HTML source code, enabling web authors to spice up their sites with dynamic content.

32. What are session cookies?

Session cookies are small pieces of information we store in the memory of your computer to uniquely identify your current session. These cookies do not contain any personal information about you nor is it stored on your computer's hard-drive. It is removed from the memory of your computer when you press the 'Logout' button or shut down the browser window.

Transfers and Payments

33. Which accounts can I access with BSP Personal Internet Banking?

You only have access to your linked accounts that you have nominated on the BSP Personal Internet Banking application form.

34. Can BSP Personal Internet Banking be used to make payments to accounts held at other banks within PNG?

Yes, with BSP Personal Internet Banking you can make payments to accounts held at any commercial bank within PNG.

35. When I make a transfer to the other banks, will my account be updated immediately?

No. That will depend on the other bank and how quick your transfer(s) can be updated to your account(s) held there.

36. **Where can I find the BSB number when I want to make an internal transfer using Personal Internet Banking?**

When making a transfer to another third-party BSP account, you have the option of selecting the check box "use for BSP transfer" under the Transfer Money panel. The system will automatically register the BSB number.

37. **What is a BSB Code?**

BSB stands for Bank State Branch and is a unique code that identifies a Bank to which the funds are transferred to. Refer to the Online Help for all the listing of the BSB Codes.

38. **What other Transfer features are available with BSP Personal Internet Banking?**

You can perform immediate transfers, create recurring transfers or schedule transfers for the future.

You have the ability to amend or delete future dated transfers.

You can search for one-time or recurring transfers that have not occurred via the Future Payments panel.

39. **Can I schedule payments for a later date via BSP Personal Internet Banking?**

Yes. You can do this by selecting the Transfer Money panel and completing the specifics.

40. **What is the Global daily limit?**

Global Daily Limit is the maximum allowable total value of transactions for all transaction types (e.g. BillPay, Internal and External Transfers, FX Payments, etc.) within a 24 hour period. K30, 000.00 is the default Global Daily Limit and any request for a limit exceeding K30, 000.00 must be authorized by the Branch Manager.

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

You can transfer funds to and from your nominated accounts linked to your BSP Personal Internet Banking registration. These accounts are listed when you log on to the BSP Internet Banking service. Due to the nature of some accounts (Term Deposits, Home Loans and Personal Loans) BSP Personal Internet Banking may not allow some funds transfers. In the case of an Achiever and Kids Savings, funds can be transferred into the account at any time, but transfers from it can only be made between December and January. Whereas all other Savings and Transaction account transfers can be done at any time to and from.

Note: Nominated accounts must be your own accounts and not someone else's.

42. Can I make transfers and payments to third-party accounts?

Yes, you can make transfers and payments to third-party accounts within BSP and other commercial banks in PNG.

43. What is a SMS OTP?

SMS OTP is a One Time Password that will be used when performing a Third Party Transfer and this will be sent to your mobile phone number registered on your Personal Internet Banking. Note that you will be prompted to enter a SMS OTP every time you attempt to make a new payment i.e. if you choose not to select a saved payee

44. Will I require a SMS OTP for a Payee that is already saved on my Payee List?

No. A SMS OTP is not required for a saved Payee. However if you choose a saved Payee and check the "Tick for transfer to a BSP account" box you will be required to authenticate your payment with a SMS OTP.

45. What can I do to receive the SMS OTP?

You will need to register your phone number by calling BSP Call Centre on 320 1212, 7030 1312 or +675 3057842 (for customers outside PNG) to register your mobile phone number to receive the SMS OTP.

46. I am trying to add a new payee but it is asking me for a SMS One-Time-Password, do I need to authenticate the payee?

Yes, you are required to authenticate a new payee created in the Payees panel.

47. How often is an account balance updated?

Transfers between linked accounts, third-party BSP accounts including BillPay will be updated immediately. Transfers to other Banks accounts for same day update must be performed before 2:30pm Monday to Friday.

48. From which BSP accounts can bill payments be made?

You are able to pay bills from your nominated linked transaction accounts (excluding Time and Loan accounts) provided you have sufficient funds available.

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

No, not via BillPay. Only Billers participating in the BillPay scheme are able to be paid via this feature. Your other Billers can be treated as your payees

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

Funds are credited to the Biller's bank account immediately. However delays in updating your account with the Biller 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
- When a payment is requested on the weekends

51.   If I transfer money today, can it be withdrawn at an ATM?

Your transferred funds will be available immediately for withdrawal at an ATM.

52.   Can I cancel a transfer?

No, you cannot cancel your transaction after it has been confirmed. For transfers between linked accounts, you can transfer the funds back. However, if the transfer was to a Biller or another third-party you will need to negotiate directly with the Biller or the beneficiary.

53.   What is the cut-off time for BSP Personal Internet Banking transfers to other Banks?

These are the cut off times for transfers to other Banks:

Monday – Friday: 11:00am and 4:00pm

Note: Any transfers made to other banks between these times are dependent on how fast the other bank process your transfer to your account held with them.

Saturday – Sunday: Funds will be processed on the next business day which is Monday.

However, transfers between your BSP linked accounts, third-party BSP accounts and BillPay transfers are processed in real-time.

54.   How do I search for a particular type of transaction?

Complete a search under the Transactions panel. You can specify the date and the amount.

55. How far back can you view your transaction history?

Your transaction history builds day by day from the date of enrolment. Under the Transactions panel in a new Search, you can specify the Date Range you wish to view; this can go back as far as when you opened your account.

56. What is Maintenance under Personal Internet Banking?

The Maintenance panel allows you to cancel a cheque or a range of cheques. You also have the option to change the name of an account within the Internet Banking service.

International Payments

57. What is an IBAN number?

IBAN stands for International Bank Account Number. It is required when making transfers and payments to accounts overseas, predominantly in Europe.

58. What is a SWIFT code?

A Swift code is the unique identification code of a particular bank. These codes are used when transferring money between banks for International transfers.

59. What is BSP's swift code?

BSP's Swift Code is BOSPPGPM

60. Can I transfer money overseas using BSP Personal Internet Banking?

Yes. You can transfer money overseas using the FX Payments panel. You must ensure you enter the correct transfer request details as BSP is not required to and does not check that the details provided by you are correct

61. What is the process time for an International Payment?

International Payment instructions via BSP Internet service will be processed as follows:

 Business Day: 9am to 3pm.Transfers made outside the times stated will be sent the next Business Day.

62. Can I stop or cancel an International Payment/Transfer?

To stop or cancel transfer funds please call BSP Call Centre on 320 1212 ,7030 1212 or +675 3057842, this service is available 24hours, 7days a week . BSP may or may not be able to assist dependant on whether payment has been effected or not.

63. Are there any fees or charges when stopping or cancelling a payment?

Yes. BSP fees apply when you request BSP to stop or cancel a payment or transfer of funds. They apply irrespective of whether BSP was successful in stopping or cancelling the payment. You also acknowledge that Correspondents may also charge a fee which will also apply.

64. Are there any fees or charges for making an International Payment?

Yes. When sending a telegraphic transfer a fee is applied. Please refer to Retail Fee listing on the BSP website: www.bsp.com.pg

65. Do I need to complete 'Exchange Control Forms' for telegraphic transfers?

Yes, Exchange Control Forms must be completed for transactions to the value of PGK10, 000.00 and above. Yes, customers must select Form M or R1 to progress with Telegraphic Transfers (TT) to complete the Exchange Control Forms. After submission the forms will be automatically populated and sent to BSP's International Payments Division as the recipient. From there a report is then submitted to Bank of Papua New Guinea.

66. How can I enable or disable my FX Payments?

FX Payment is enabled by default. To disable the FX Payments, contact the BSP Call Centre on 320 1212, 7030 1212 or +675 3057842 for customers outside PNG, this service is available24 hours, 7 days a week

67. What is Industry Code?

Industry code represents the type of activity an individual or business performs in PNG

68. What is Purpose of funds?

State the intended reason for the remittance.

69. What happens when I exceed my required outward remittance of K200, 000.00?

You are required by law to obtain a blanket taxation approval for outward remittance of K200, 000.00 within a calendar year.

70. Can I remit funds to Tax Haven countries through Personal Internet Banking?

Yes, providing you have applied for taxation approval through the Internal Revenue Commission.

Messages

71. What is a secure message?

Secure messages enable you to send secure enquiries and requests to the BSP Call Centre. You must be logged onto BSP Personal Internet Banking to use secure messages. Secure messages are protected by BSP's high security so no one can read your messages.

72. Can I send messages to other email addresses?

No. The messages can only be sent to BSP Call Centre and no other email addresses.

Downloading Transactions

73. How can I download transactions to a spreadsheet?

You can choose to download your transaction history from BSP Personal Internet Banking to either Microsoft Excel (.xls) or other spreadsheet programs in a Comma Delimited Format. To download transactions, simply select 'Print or Export' from the transactions menu, select 'Export Selection', 'Export Format' and click 'Export'.

74. What is a CSV format?

A CSV (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.

75. Can I also download my transactions to other financial management software's?

Yes. You can download your transactions to other financial management software's such as Quicken and Microsoft Money according to their available formats.

76. What is an eStatement?

An eStatement is a PDF version of your recent or past statements that have been issued on your account(s).

77. How far back can you download eStatements?

eStatements will be available via BSP Personal Internet Banking if issued from 2009 onwards.

Miscellaneous

78. Who do I contact if I have any questions or comments regarding BSP Personal Internet Banking?

If you encounter any problems with the service or have any queries kindly contact the BSP Call Centre on 320 1212,7030 1212 or +675 3057842 for customers outside of PNG, this service is available 24 hours 7 days a week. You may also send your queries and comments via a secure link using the Messages feature available in the service. BSP does not recommend using 'unsecured' email to transmit any sensitive personal information.

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

You will be notified either by local advertising through the media, the BSP Web Site or from counter displays in BSP branches, also via Messages feature in Personal Internet Banking.

80. What is my Available Balance?

'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

81. What transaction history can I view via BSP Personal Internet Banking?

You can view all transactions or choose to view deposits or withdrawals only. There are a number of pre-defined filters you can choose from, or alternatively, you can select "for a Specified Range" and enter the start date and end date as you prefer.

82. What happens if I do not see my transaction appearing on the Transaction History Screen?

If you do not see any of your transactions on BSP Personal Internet Banking, under Transactions, contact the BSP Call Centre on 320 1212, 7030 1212 or + 675 3057842 for customers outside of PNG, this service is available 24 hours 7 days a week.