



# BSP INTERNET BANKING

## Quick Reference Guide

**TRANSFER FUNDS TO A  
BSP ACCOUNT IN REAL-TIME**



## Quick Reference Guide: Transfer funds to a BSP Account in real-time



### Use this Quick Reference Guide to:

Learn how to transfer funds to other BSP accounts in real-time using the Adhoc Payments function.

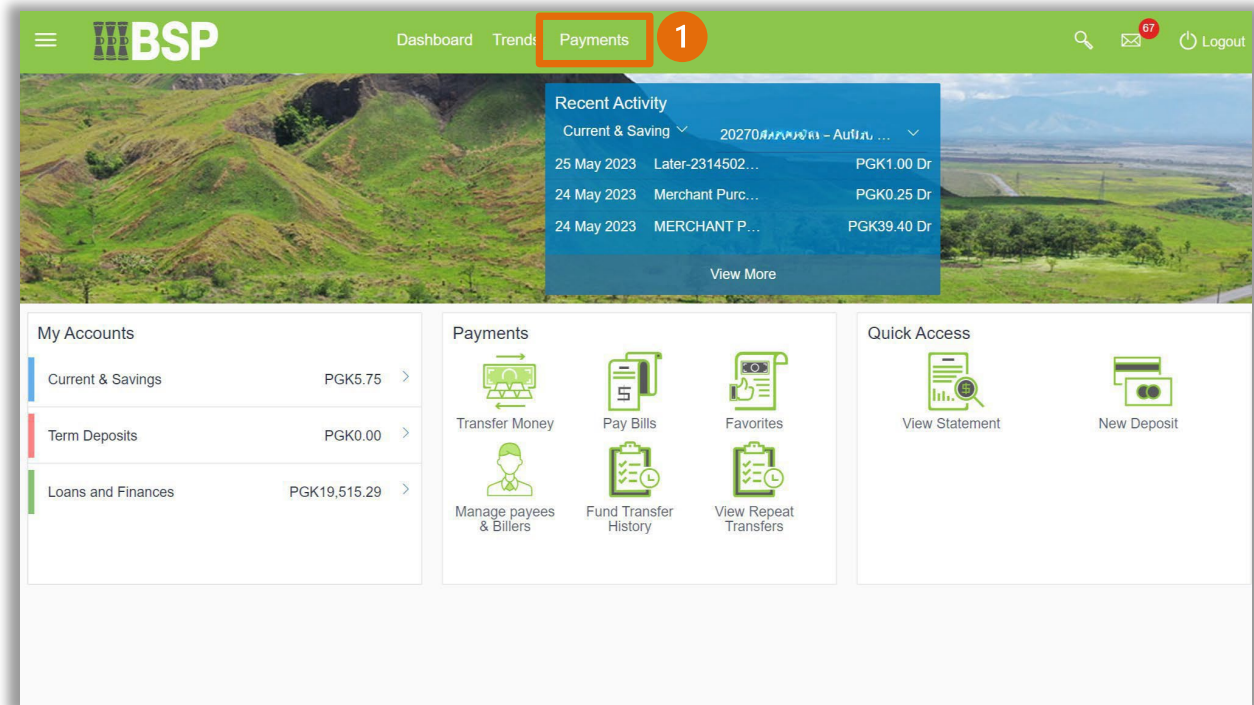
### Transfer Funds to a BSP Account in Real-time

Real-time fund transfers are instant if made between the hours of 9am to 4pm Monday to Friday (excluding public holidays).

There are two ways to access the function.

#### Option 1 – From your BSP Internet Banking Dashboard

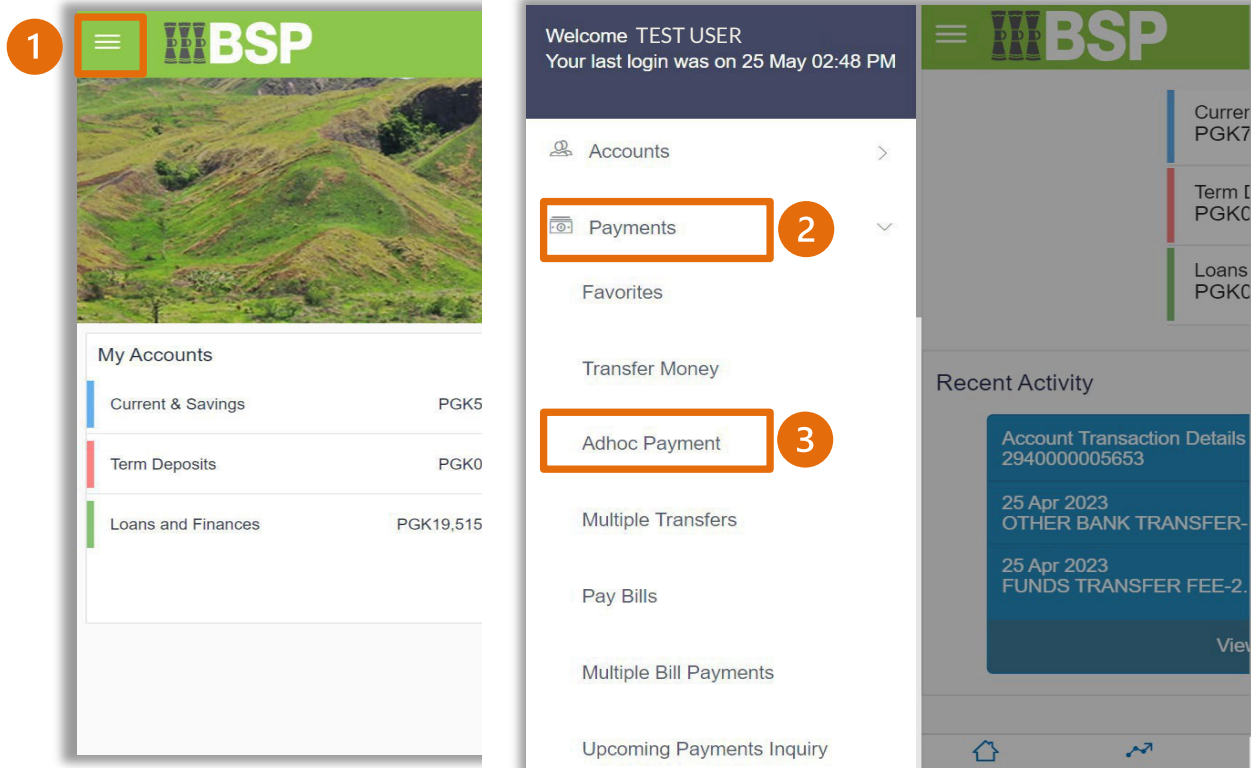
1. Click on the **Payments** tab to access the Adhoc Payment function



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### Option 2 – Using the Toggle Menu from the BSP Personal Internet Banking Dashboard

1. Select the **three lines** to access the toggle menu
2. Select **Payments**
3. Select **Adhoc Payment**



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You're now on the **Adhoc Internal Transfer** screen. Use the following steps to transfer funds to other BSP accounts.

1. Select **Adhoc Transfer**
2. Under **Account Type**, select **Internal**
3. Select the **Branch** from the **Branch** drop-down menu
4. Enter the **Account Number**
5. Enter the **Account Name**
6. Select the payment account from the **Transfer** drop-down menu
7. Enter the **transfer amount**
8. Select **Now**. Note: real-time transfers are processed when the transfer is made between 9am and 4pm Monday to Friday (excluding public holidays). Transfers made outside of these hours will be processed on the following business day.
9. Enter an optional payment description in the **Note field**
10. Select **Pay**

The screenshot shows the 'Adhoc Internal Transfer' screen in the BSP system. The interface includes a navigation bar with 'Dashboard', 'Trends', and 'Payments'. The main content area is titled 'Adhoc Internal Transfer' and contains several sections:

- Account Type:** Three buttons labeled 'Internal', 'Domestic', and 'International'. The 'Internal' button is highlighted with a red box and a callout '2'.
- Branch:** A dropdown menu showing 'Bank of South Pacific - Head Office 000' with a callout '3'.
- Account Number:** A text input field containing '11112222' with a callout '4'.
- Account Name:** A text input field containing 'TEST PAYEE' with a callout '5'.
- Transfer From:** A dropdown menu showing '1112223334441' with a callout '6'. Below it, the balance is shown as 'PGK79,724.98'.
- Amount:** A dropdown menu showing 'PGK' and a text input field containing 'PGK1.00' with a callout '7'. A 'View Limits' link is visible below.
- Transfer When:** Two radio buttons labeled 'Now' and 'Later'. The 'Now' button is selected and highlighted with a red box and a callout '8'.
- Note (Optional):** A text input field with a callout '9' and a character count of '80 Characters Left'.
- Buttons:** At the bottom left, there are two buttons: 'Pay' (highlighted with a red box and callout '10') and 'Cancel'.

On the right side of the screen, there is a green circular icon with a 'K' and a document icon. Below it, the text reads: 'The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.' Below this, there is a section titled 'Lets do a Adhoc Transfer.' with a list of steps:

1. Select Account Type - Internal, Domestic, and International
2. Select Branch
3. Input "Account Number"
4. Select Account you wish to transfer from
5. Input Amount
6. Select Transfer Now
7. Input optional notes as payment description
8. Click "Pay" and confirm review details before processing the payment.

Below the list, there is a note: 'An OTP will be sent to your email/SMS or you generate a soft token from BSP Pay Secure, upon input the payment is processed.' At the bottom, it says: 'Upon selection of relevant Account type specific information will be requested for Internal, Domestic, and International. To'

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Review the **Real-time Adhoc Transfer Details** entered in the confirmation page.

1. If the details are correct, select **Confirm**. If not, select **Back** to revise the information or **Cancel** to exit the screen

**BSP** Dashboard Trends Payments

Adhoc Internal Transfer

Favorites Transfer Money **Adhoc Transfer** Multiple Transfers Upcoming Payments Payment Status Enquiry Fund Transfer Histor >

① You initiated a request for Adhoc Payment. Please review details before you confirm!

Account Type  
Internal

Account Number  
11112222

Account Name  
TEST PAYEE

Transfer From  
1112223334441

Amount  
PGK1.00

Transfer When  
25 May 2023

Note  
Test

11

[Back to Dashboard](#)

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### Transfer Verification

Verify your payment using your preferred verification method when registering for BSP Internet Banking:

#### Option 1 - Mobile and Email Verification

A verification code will be sent to your registered mobile number and email address.

1. Enter the verification code in the designated space
2. Select **Submit** to complete the transfer

**Transfer**

**One Time Verification**

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

1

[Resend Code](#)

Attempts Left  
3

Reference Number  
625135

2

#### Option 2 – Soft Token Verification

Using the **BSP PNG PaySecure App** on your mobile device to generate a One Time Password (OTP).

1. Enter the One Time Password (OTP) into the **One Time Password** field
2. Select **Submit** to complete the transfer

**Transfer**

**Soft Token Verification**

Please follow the steps to generate an OTP (One Time Password)

- Open Soft Token App on your handheld device and login with your PIN
- Enter the OTP displayed on the screen in the textbox below

1

[Resend Code](#)

Reference Number  
853153

Attempts Left  
4

3

## Quick Reference Guide: Transfer funds to a BSP Account in real-time

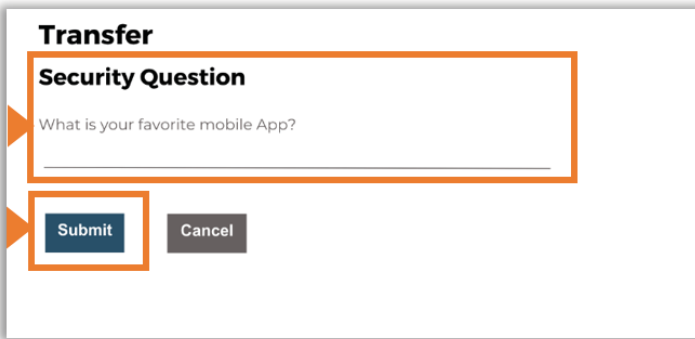
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### Option 3 – Security Question

Answering one of five (5) security questions.

1. Answer the question
2. Select **Submit** to complete the transfer

Note: If you answer incorrectly, another question will be displayed. Repeat the above steps.

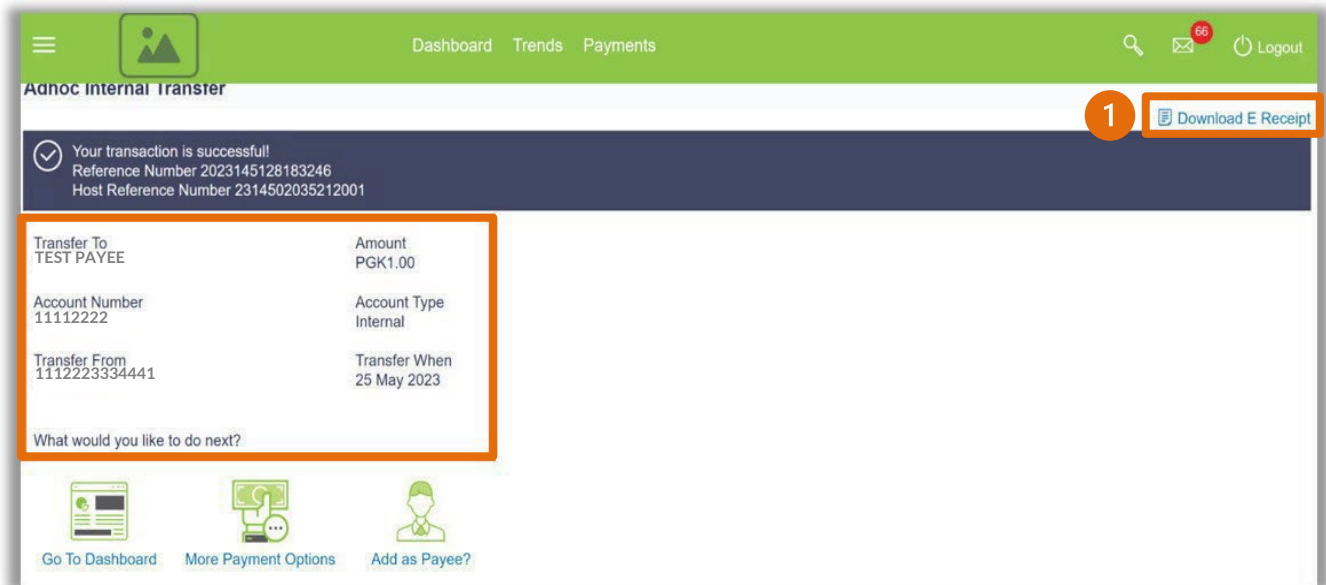


The screenshot shows a mobile application interface for a transfer. At the top, the word "Transfer" is displayed in bold. Below it, the heading "Security Question" is shown. A text input field contains the question "What is your favorite mobile App?". To the left of the input field, a red circle with the number "1" and a right-pointing arrow indicates the first step. Below the input field, there are two buttons: "Submit" and "Cancel". A red circle with the number "2" and a right-pointing arrow points to the "Submit" button, indicating the second step.

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Once the verification process is complete, the confirmation screen indicates a successful transfer.

1. Select **Download E-Receipt** to download your PDF transfer receipt



### Additional Support

Please contact the BSP Customer Call Centre:

**Phone:** (+675) 320 1212 or 7030 1212

**Email:** [servicebsp@bsp.com.pg](mailto:servicebsp@bsp.com.pg)

### Disclaimer

The accounts used in this guide are fictitious and contain non-customer data.

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