FAQ
Frequently Asked Questions

BSP PERSONAL INTERNET BANKING

For Support: 📱 (+675) 70301212, (+675) 3201212   ✉️ servicebsp@bsp.com.pg   🖥️ www.bsp.com.pg   🖼️ Visit your nearest BSP branch

BSP Internet Banking Features

What are the new features of the new Personal Internet Banking?
BSP Internet banking offers new self-service features:
- Open a Term Deposit Account
- Apply for a Current and or Savings Account
- Apply for a Personal Loan
- Self-Register for Internet Banking (New Users)
- Multiple Payments allows you to make multiple transfers to BSP, Other Banks or Overseas Banks in one transaction
- Utility Payments – You will be able to purchase Mobile Phone Credits, EasiPay, Airline Tickets and Solar Power top ups
- Multiple Bill Payments allows you to make multiple Bill payments in one transaction.
- View basic Loan details
- View your Loan Repayment Schedule
- Make Loan Repayments
- Request and download statements with selection of formats
- View and download e-receipts
- View and download transaction history in different formats
- Forgot user name. This is a self-service option to generate your username if you have forgotten
- Forgot Password. This is a self-service option to reset your password if it is forgotten

Login, Password and Username

What do I need to access this service?
You must be registered for this service. You will need to confirm your date of birth, email address and mobile number to be able to access this service. You can self-register for Internet Banking online via the BSP website or via our BSP PNG Banking App.

How do I log on to BSP internet banking?
At first log in as a new user must register on www.bsp.com.pg and tap Login. Select BSP Internet Banking and enter your BSP Username and Password. You will be asked to set up your password. Read the terms, then tap the check box to agree. Set up your Security Questions. Tap Continue to the view your Account Dashboard and access the Internet Banking service.

I am an existing customer. How do I access this service?
BSP will issue you a 9 digit new username, which you will receive via your registered email address. To log into this service, you will use the new username and the old password you used to use in the old system. Your first time log in must be via the BSP website. It is recommended that you use Google Chrome browser and clear cache regularly.

I am an existing Internet Banking Customer, how do I re-initiate my access to this service?
If you are an existing user, BSP will issue you a new 9-digit Username, which you will receive via your registered email. User your new BSP Username and your former password to log on and you will be prompted to change your password. Read the terms, then tap the check box to agree. Set up your Security Questions. Tap Continue to the view your Account Dashboard. For former BSP Internet Banking users, the hard etoken devices are now obsolete and you are required to download the BSP PaySecure App to generate soft etokens to authorize payments (See below Downloadable Applications).

What do I do if I provided my details prior to the new Banking System implementation but I did not receive my new username?
Contact the BSP Customer Call Centre on 320 1212 / 7030 1212 or email servicebsp@bsp.com.pg to assist you and issue you your new username.

What do I do if I forget my existing password?
Contact BSP Customer Call Centre on 320 1212 / 7030 1212 or email servicebsp@bsp.com.pg to assist you for a password reset.

What do I do if I forget my new Password?
There is a self-service option to reset your password on Internet Banking. Use the 'Forgot Password' option to reset your password. You will be prompted to create a new password thereafter.

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What do I do if I forget my new Username?
Click on the 'Forgot Username' option to receive your username. Your username will be sent to you via e-mail and SMS.

I have an existing token. Will my current e-token work?
No. Current e-tokens will be replaced with a soft token app known as BSP PaySecure App. Download the app from Apple and Google Store.

What if I receive an error message that says Invalid Password or Username?
Please contact BSP Call Centre on 3201212 or email servicebsp@bsp.com.pg to unlock your password.

Downloadable Applications (Apps)

What are the Applications I can download to perform my transactions?
1. BSP PNG App – This is the Internet Banking Application
2. BSP PaySecure App – This application generates soft tokens to authorize payments. This PaySecure App replaces the former e-tokens device. Both BSP Applications are available via Apple and Google Store.

BSP PNG
Finance

BSP PNG PaySecure
Authenticator for BSP payments

How can I download the BSP Banking App?
Before using the BSP Internet Banking App, you must first registered via www.bsp.com.pg with your Username and Password. Download the BSP PNG App and BSP PaySecure App. The BSP PaySecure App generates soft tokens to authorize payments. Both apps are available from Apple and Google Store.

How do I log in via the BSP PNG App?
Use your Username and Password you created on BSP Website Internet Banking to log on to the BSP PNG App.

How do I use BSP Pay secure?
Register at first login on the BSP PaySecure app by using your Internet banking Username and Password and then set a PIN code which you can use to log in. When you need to authorize a transaction, log in to BSP PaySecure app to generate the security code and input the code to authorize a transaction on Internet banking.

Branch Numbers, References and Codes

Where do I find my BSP Branch BSB Number?
Each BSP branch has a unique BSB Number. These BSB Numbers can be located on BSP's website https://www.bsp.com.pg/contact-us/branch-bsb-numbers/

What is a TCC reference?
A TCC reference is the reference number of your Tax Clearance Certificate (TCC). A TCC is required for any transactions beyond a total of K500,000 in a calendar year or for tax haven countries. BSP will not process any transactions beyond K500,000 without a TCC.

What is a SWIFT Code?
A SWIFT (Society for Worldwide Interbank Financial Telecommunications) code is an 8-11 character long, standard format code that identifies banks and financial institutions worldwide. Each bank has a unique SWIFT code. It usually consists of 11 characters divided into four groups:
1. Four letters to identify the bank;
2. Two letters to identify the country;
3. Two letters to indicate the bank's location;
4. Three digits to specify the receiving branch; and
5. BSP Swift code is BOSPPGPM. Other banks Swift codes are available on their individual websites.

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Authorisations, Transfers and Payments

Do I get a receipt for my transaction?

When you complete a transaction you can share the details of your transaction by clicking the share button. You can also download a copy of the receipt by clicking the receipt icon at the top right corner of your browser or app.

How much can I transfer on Internet Banking?

You can check your daily and monthly limits via the Limits Menu option. This page outlines the limit that associate with the various transaction types you can conduct.
- Self transfer limits are unlimited.
- Internal Transfers are limited to K50,000 per day and K1,550,000 per month.
- International payments are limited to K25,000 per day and K775,000 per month.
- You have the ability to edit any of these transfer limits through this screen.

Note that Tax Clearance Certificates are required beyond K500,000.

How do I authorise my transactions?

When you conduct a transaction, a One Time Password (OTP) will be sent to your registered mobile number. You can also elect to use the BSP Paysecure App to generate an approval soft token.

How do I set a a new BSP Internal Payee?

You use the Payments menu option and select transfer money. To do a domestic transfer within PNG:
1. Select Domestic transfer.
2. Select New Payee.
3. Select transfer via bank account and
4. Then add bank account.

To input the payee name:
1. Select International,
2. Input the account number,
3. Input the Account name and
4. Add a Nickname for the Payee.
5. Click add and an OTP will be sent to your account or you generate a soft token from BSP PaySecure.
6. Input the OTP or soft token and the payee is added.

How do I set a a new BSP Domestic Payee?

You use the Payments menu option and select transfer money.
To do a domestic transfer within PNG;
1. Select Domestic transfer.
2. Select New Payee.
3. Select transfer via bank account
4. Then add bank account.

To input the payee name,
1. Select Domestic,
2. Input the payee account number,
3. Input the Account name and
4. Input the beneficiary address. The address must be a street address, not a PO Box number.

To input the City,
1. Select Papua New Guinea and pay via credit transfer.
2. Select the bank code and add a Nickname for the Payee.
3. Click add and an OTP will be sent to your account or you generate a soft token from BSP Pay secure.
4. Input the OTP or soft token and the payee is added.

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How do I set up a new International Payee?
You use the Payments menu option and select transfer money. To do an international transfer;
1. Select International transfer.
2. Select New Payee. Select transfer via bank account and then
3. Add bank account.

To input the payee name;
1. Select International,
2. Input the payee account number,
3. Input the Account name and
4. Input the beneficiary address. The address must be a street address, not a PO Box number.

To input the City:
1. Select the Country and pay via swift code.
2. Input the swift code or lookup the swift code.
3. Click verify and add a Nickname for the Payee.
4. Click add and an OTP will be sent to your account or you generate a soft token from BSP Pay secure. Input the OTP or soft token and the payee is added.

How do I do a Domestic transfer?
You use the Payments menu option and selected transfer money. To conduct a domestic transfer within PNG you select Domestic transfer.

If you have have already set up your payee;
1. Select Transfer type existing payee,
2. Select the payee and confirm account details are correct.
3. Select the account to transfer the funds from, PGK currency.
4. Input the amount.
5. Select transfer Now and
6. Add optional comments.

Click transfer to confirm and then review details before processing
the payment. An OTP will be sent to your account or you generate a soft token from BSP
Pay secure. Input the OTP or soft token and the payment is processed.

How do I do an International transfer?
You use the Payments menu option and select transfer money. To do an International transfer
you select International transfer. If you have have already set up your payee;
1. Select Transfer type, existing payee,
2. Select the payee and confirm account details are correct.
3. Select the BPNG Reporting.
4. Select the Country.
5. Select the currency.
6. Select the Industry code.
7. Select the purpose.
8. Input the Tax Clearance Certificate number (where applicable).
9. Input a transfer description eg salary.
10. Input the BSB, Fedwire, sort code or IFSC number.
11. Select the account you wish to transfer from.
12. Input the amount and select calculate in local currency.
13. Select Transfer now.
14. Input the sender name and sender Street address.
15. Select Papua New Guinea and include optional notes.
16. Click transfer to confirm and then review details before processing the payment.

An OTP will be sent to your account or you generate a soft token from BSP Pay secure. Input the OTP or soft token and the payment is processed.

I want to make an account transfer now but have not yet registered the payee?
Use the BSP Adhoc Transfer service to transfer money to any bank account by simply specifying the account number and supporting bank and branch information. This service also allows you to register the payee for future use, once you have made the transfer.

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Account View and Statements

What accounts can I view?
You can view all of your current and savings account, term deposits and loans. You can view balances by clicking on the drop down menus to view your balances. You can elect to view account details, transaction history, Cheque status or stop a Cheque.

How do Download my statement?
Click manage accounts, select the account you wish to view, click download and select format of the file you wish to download in.

Utility Payments - Top Ups

How do I add a new Top Up Service Payee for EasiPay TopUp?
1.   Click on Utility Payments – TopUp Services,
2.   Select Adhoc TopUp.
3.   Select EasiPay,
4.   Enter Meter Name and Meter Number,
5.   Select account to pay from and amount, then select Pay.

An OTP will be sent to your account or you generate an approval code from BSP Pay secure. Input the OTP or soft token and the payment is processed. Select Save Payee to add to your Payee Names for EasiPay TopUp.

How do I add a new Top Up Service Payee for Mobile TopUP?
1.   Click on Utility Payments – TopUp Services,
2.   Select Adhoc TopUp.
3.   Select Mobile TopUp, enter Mobile Name and
4.   Select Mobile Operator,
5.   Select account to pay from and amount, then select Pay.

An OTP will be sent to your account or you generate a soft token from BSP Pay secure. Input the OTP or soft token and the payment is processed. Select Save Payee to add to your Payee Names for Mobile TopUp.

How do I add a new Payee for Mobile and EasiPay Top Up Service?
1.   Click on Utility Payments,
2.   select TopUp Services,
3.   select Manage Mobile/ Meter.
4.   Select Add New Top Up, choose Top Up Type and input mobile operator or an EasiPay meter.

A one-time password code will be sent to your email/ SMS or you generate a soft token from BSP Paysecure. Input the OTP or soft token and select Save to add a Payee.