

### GENERAL

#### 1. What is BSP Business Internet Banking?

BSP Business Internet Banking allows customers to safely access their BSP bank accounts from anywhere in the world over the Internet. Without going to a branch or ATM, you can conduct your banking from the comfort of your home or place of business. BSP Business Internet Banking allows you to:

- View your account balances and transaction history
- Pay your bills
- Transfer funds between your linked accounts
- Transfer funds to accounts at BSP and other banks
- Process File Payments
- Download eStatements for your account(s)
- Change your Password
- View your transactional history

#### 2. How do I apply for BSP Business Internet Banking?

You can download the application form from the BSP website or pick one up at your nearby BSP branch or Relationship Manager (RM) office. Send the filled form for processing to your RM or the nearby branch.

#### 3. What is the BSP website address for Business Internet Banking?

Visit the BSP website at [www.ibc.bsp.com.pg](http://www.ibc.bsp.com.pg) and click on login on the main page, then select the Business Banking tab

#### 4. How many invalid attempts before my access to Business Internet Banking will be disabled?

Your access will be suspended after three consecutive unsuccessful attempts.

#### 5. What do I do if my access is disabled?

Call or contact the BSP Customer Contact Center between the hours of 8 am and 5 pm, Monday through Sunday, at 320 1212/7030 1212 (local) or +675 305 7900 (international). To prove your identity as a user for the concerned accounts, you will need to respond to a series of questions.

#### 6. What do I do if I forget my password?

If you forgot your password, contact the BSP Customer Contact Centre on 320 1212/ 7030 1212 (local) or +675 305 7900 (international) or send an email to [clientservice@bsp.com.pg](mailto:clientservice@bsp.com.pg) between 8am-5pm Monday to Sunday. Normal ID requirements to establish your identity as a user of the concerned account will be required.

You can also click on the “Forgot Password” link on the login page. You will be required to enter your Username and Date of Birth. An OTP will be sent to your registered email address and PNG mobile number. Once you login with the OTP, the system will prompt you to change your password.

## **7. What happens if someone discovers my password?**

The BSP Customer Contact Center can be reached between the hours of 8 a.m. and 5 p.m., Monday through Sunday, at 320 1212/7030 1212 (local) or +675 305 7900 (international) or by email at [clientservice@bsp.com.pg](mailto:clientservice@bsp.com.pg). You are encouraged to change your password as soon as possible.

## 8. How do I change my password?

You can change your password by accessing the “Change Password” function in the toggle menu.

## 9. Who can access business accounts via BSP Business Internet Banking?

All Approvers and some Initiators are given access to view business accounts.

## 10. Is BSP Business Internet Banking a 24-hour service?

BSP Business Internet Banking is available seven days a week, yes. However, it is possible that access may be delayed if a system or piece of equipment fails to operate normally or satisfactorily or if a service becomes temporarily unavailable.

## 11. Will all users have access 24 hours, 7 days a week?

All User(s) have access 24 hours, 7 days a week.

## 12. Can I access BSP Business Internet Banking from a public place?

You can visit BSP Business Internet Banking from any location that has Internet access, but it's crucial to keep in mind that utilizing a computer in a public setting, such as an Internet cafe, may not be secure.

## 13. Do I incur fees for using BSP Business Internet Banking?

Both transactional and monthly fees are present. For details on fees and charges, please get in touch with your relationship manager or visit the BSP website.

# SECURITY ISSUES

## 1. What security measures has BSP put in place to protect my data?

BSP uses a variety of security measures, including as the most recent firewall and encryption technologies, as well as routine security assessments, to help safeguard the information associated with your Business account. These steps contribute to offering some of the greatest security currently available to secure your password, account information, and other sensitive data. Even when data is encrypted upon transmission over the Internet, BSP cannot ensure complete security.

You must keep your username and password private and safe since anyone who knows them will be able to access your BSP Business Internet Banking and all of your linked accounts.

BSP provides Business Banking customers with an added layer of security in the form of an app called BSP PaySecure. This is a mobile app that regularly generates a One Time Passcode (OTP) that you use to securely initiate and approve online payments made by either you or other authorised users. The circumstances under which you or BSP can be liable for unauthorized transactions is set out in the BSP Business Internet Banking Terms & Conditions.

## 2. What can I do to ensure the protection of my banking details?

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

- Always logon to BSP Business Internet Banking by typing [www. abc.bsp.com.pg](http://www.abc.bsp.com.pg)
- Avoid clicking on email links that take you straight to the logon screen.
- Ensure that your computer has up-to-date operating system and software patches, antivirus software, and business firewall software installed.
- Configure your browser so that secured web pages are not saved to disk
- Always make financial transactions online on computers that you know are safe and trustworthy. This means that using public Wi-Fi hotspots and Internet cafes should be avoided.
- Always click the 'Logout' button to end your BSP Business Internet Banking session.

- Make sure there is always a padlock icon in the address bar. To ensure you are working with Bank South Pacific, click the padlock.
- Don't ever share your password. Your password will never be requested from you by Bank South Pacific in person or by email.
- When using BSP Business Internet Banking, never leave your computer alone.
- Check your account balances and transaction histories on a regular basis and report any inconsistencies to BSP Financial Group immediately.
- You should always take precautions to ensure the security of your username, password, and the BSP PaySecure app. Giving someone access to this information is equivalent to giving them a signed blank check. You should immediately sign in to BSP Business Internet Banking and change your password if you suspect that someone else may have knowledge of your personal information.

### **3. How can I set my browser to not save secured web pages?**

You can configure the web browser to avoid saving encrypted web pages, preventing unauthorized access to your personal data. This is crucial if you use a PC in a public setting, like an Internet café, or if other people are using your computer. Please be aware that by preventing the web browser from keeping secured web pages, BSP Business Internet Banking may function worse since each page will have to be retrieved from the server each time it is viewed.

### **4. Why does my BSP Business Internet Banking session automatically log-out?**

This is a security precaution to stop unwanted users from accessing your session. The session is automatically terminated by BSP Business Internet Banking if it notices that there hasn't been any activity for fifteen minutes. Remember to log off your computer if you won't be using it for a while.

## TECHNICAL ISSUES

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

No, you need a computer with an up-to-date operating system that has been patched for security, antivirus software, and a web browser that is compatible (see below).

### 2. What type of browser do I need?

For your security, BSP recommends that all Internet Banking users use the latest version of one of these browsers:

- Microsoft Edge
- Mozilla Firefox
- Google Chrome
- Apple Safari for iOS or MacOS
- Opera

### 3. What are the browser requirements?

You must have JavaScript & Cookies enabled on your browser in order to use the BSP Business Internet Banking service. Since most browsers use this setting by default, you most likely won't need to make any changes in order to access BSP Business Internet Banking. You will see the usual logon page where you may enter your Username and Password to begin a BSP Business Internet Banking session if all the settings are right. Refer to the question above for supported browsers.

### 4. Are some browsers safer than others?

In order to protect your privacy, we advise you to only use one of the supported browsers. You should also be aware that using public Wi-Fi hotspots and Internet cafes to use Internet Banking may not be safe.

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

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

### 6. Will BSP Business Internet Banking run on an Apple or other non-Windows Operating Systems?

Yes, BSP Business Internet Banking is compatible with Apple Mac and other operating systems outside Windows, such as Linux. You must make sure your computer is equipped with the necessary hardware and software in order to access BSP Business Internet Banking.

### 7. Why is my font size so small/large?

Check the font size settings in your browser and adjust them to a size that is more comfortable for you to use on BSP Business Internet Banking.

# TRANSFERS AND PAYMENTS

## 1. Which accounts can I access with BSP Business Internet Banking?

Only the accounts you've nominated for BSP Business Internet Banking that are linked..

## 2. Can BSP Business Internet Banking be used to make payments to accounts held at any bank within PNG?

Yes, you can use the Transfer Money panel, File Upload, or BillPay features of BSP Business Internet Banking to make payments to accounts held at any bank in PNG.

## 3. What is the daily transfer limit?

The daily transfer limit is the maximum amount that can be transferred within a 24-hour period.

## 4. What type of BSP accounts can I transfer funds to and from?

With the exception of business loans, foreign currency accounts, and term deposits, which can only be viewed, you can transfer money between any accounts connected to your BSP Business Internet Banking.

## 5. How often is an account balance updated?

Transfers among linked accounts are promptly updated. In most circumstances, payments to a Biller will be handled on the day the order is issued, but no later than the following banking day. The balance of your account will be updated straight away.

## 6. From which BSP accounts can payments be made?

If you have enough money on hand, including pre-arranged credit, you can pay invoices from your nominated linked accounts. The only exceptions are business loans, foreign currency accounts, and term deposits, which can only be seen.

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

Yes, you can still make the payment but not via BillPay rather you can use the Transfer Money feature to make third party payment to the Biller.

## 8. How many days does it take a payment to reach a Biller?

Payment On the same day, money is deposited into the biller's account. Please refer to the payment deadlines indicated below. BillPay processing delays could be brought on by:

- A public or banking holiday occurring the day after the BillPay instruction is received.
- The Biller not processing your payment in a timely manner
- A disruption to BSP Business Internet Banking service

## 9. If I transfer money to another BSP account today, can the funds be withdrawn at the ATM?

Yes, if you transfer to a BSP account, the funds will be available immediately and can be withdrawn at an ATM on the same day.

## 10. Can I cancel a transfer?

No, you cannot cancel your transaction after it has been approved. For transfers between linked accounts, you can transfer the funds back. However, if the transfer was to a 3rd party you will need to negotiate directly with the beneficiary.

## 11. What is the cut-off time for a BSP Business Internet Banking transfer?

If there is no system disruption, funds transfers between your BSP linked accounts and 3rd party accounts with BSP will typically be completed instantly 24 hours a day, 7 days a week. However, the following transfer cutoff times apply to 3rd party payments to accounts held with other banks:

Business Day 3.30pm (PNG Time) Saturday at 12:30 p.m.

Any transfers made outside of the above-mentioned hours will be sent the following business day. If the account is with another bank, BSP cannot guarantee that a receipt will be made into your designated beneficiary account.

## MISCELLANEOUS

### 1. Who should I contact if I have any questions or comments regarding BSP Business Internet Banking?

Contact the BSP Customer Contact Center between the hours of 8 a.m. and 5 p.m., Monday through Sunday, at 320 1212 or 7030 1212 (local) or +675 305 7900 (international) if you experience any service issues or have any questions. Using the service's Messages section, you can also send secure messages with your questions and views. BSP does not advise sending any important business information via 'unsecured' email.

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

You will be informed either by local advertising, the BSP website, or counter displays in BSP branches.

### 3. What is my Available Balance?

The amount of money in your account that is immediately usable is referred to as your "Available Balance." It includes any funds you have access to as part of an overdraft but excludes any checks you may have placed to your account that have not yet "cleared."

For instance, your transaction account currently has a balance of PGK2,000 after you deposited a check for PGK500 into it yesterday.

Current Balance	2,000
Less cheque not yet cleared	500
Available Balance	1,500

The unused amount of this facility would be added to your Available Balance if you have an overdraft.

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

To report a problem, call the BSP Customer Contact Center at 320 1212/7030 1212 (local) or +675 305 7900 (international) between 8 am and 5 pm, Monday through Sunday, if you do not see any of your transactions listed under the Transaction History section of BSP Business Internet Banking.