FAQs – BSP SMS BANKING

FOR INTERNAL STAFF USE ONLY

General

1. Q. What is BSP SMS Banking?

A. BSP SMS Banking uses your mobile phone to conduct certain banking functions by sending a SMS message to BSP. You may do your banking without visiting a branch or ATM. It allows you to do the following, directly from your mobile phone 24 hours a day, 7 days a week:

1. Balance Enquiry – obtain the balance of your registered account number.
2. Transactions – view the last 3 transactions of your registered account number.
3. Pay – make payments to the payee accounts that they have nominated on your registration form. A payee account is any BSP Colonial personal cheque or debit card savings account linked to a debit card except a MoneyZONE account.

2. Q. Who can register BSP SMS Banking?

A. To be eligible to register for BSP SMS Banking, you must:

i. Be aged 18 years or older
ii. Have a compatible mobile phone capable of SMS messaging and which is for your exclusive use
iii. Be authorised to use and incur charges on the mobile device you will be using for BSP SMS Banking.
iv. Have either a personal cheque and debit card saving account linked to a CNB debit card (except for MoneyZone/ZCard).

3. Q. How do I apply for BSP SMS Banking?

A. You should obtain a SMS Banking application form at your nearest BSP/CNB branch. Upon completion, submit it in person to your nearest BSP/CNB branch for processing.

4. Q. What if my account requires two or more signatories?

A. An account that requires 2 or more signatories cannot be accessed through BSP SMS Banking.

5. Q. Can I register my business account for SMS Banking?

A. No. SMS Banking is only available for personal accounts.

6. Q. Can I use SMS Banking on more than one mobile phone?

A. Yes. You can register more than one mobile phone number. For each additional phone, you must:

i. Ensure it is for your exclusive use
ii. Be authorised to use and incur charges on each additional mobile phone
iii. Register each phone number with BSP/CNB for use with BSP SMS Banking.

7. Q. How do I change my BSP SMS Banking details?

A. You can update your details by completing an application form at your nearest BSP/CNB branch.

8. Q. Is BSP SMS Banking available 24 hours, 7 days a week?

A. Yes. However, it is possible that access may be disrupted by a service being temporarily unavailable or where system or equipment fails to function in a normal or satisfactory manner or there is a problem with your mobile service provider or you are out of a network coverage area.

9. Q. Can I access BSP SMS Banking anywhere in Fiji?

A. Access to SMS Banking will be limited to areas where your mobile service provider has network coverage and where SMS services are available. You should contact your mobile service provider for details of their coverage area.

10. Q. Do I incur fees for using BSP SMS Banking?

A. Currently, there are no fees charged when you use BSP SMS Banking to check your balances or view your account history. However, transactions completed via BSP SMS Banking may be subject to normal account fees and charges. There may also be a fee when using a mobile service provider other than the one that provides your service, to send and receive SMS messages from BSP. Your mobile service provider may also charge you for sending messages to BSP SMS Banking and you should check with them for details.

11. Q. Do I need to pay normal SMS usage charges to my mobile phone service provider?

A. Yes. If you pay for SMS messages you will incur this cost from your mobile phone service provider when sending SMS messages to BSP SMS Banking. You should refer to your mobile phone service provider to get advice about SMS usage costs.

Using BSP SMS Banking

12. Q. How do I access BSP SMS Banking?

A. Once you have received a welcome message from BSP SMS Banking, you will be able to enjoy the facility.

13. Q. What is the phone number I use to send SMS messages?

A. Requests for account balances, transaction history and pay transaction should all be sent to 277.

14. Q. What do I text to get an account balance?

A. Simply text BAL to 277 to get the account balance of your registered account.

15. Q. What do I text to get my transaction history?

A. Simply text TX to 277 to get the transaction history of your registered account.

16. Q. How many transactions will I see on my transaction history SMS?

A. Your transaction history will show your last 3 transactions for your registered account.

17. Q. How long does it take to obtain an account balance or transaction history?

A. BSP will send a reply to your request within seconds of receiving your initial SMS. However there may be delays when mobile network usage is higher than usual.

18. Q. How do I know if my account balance is in debit or credit?

A. If your account is in debit, a "-" will appear after the account balance. If it is in credit, no sign will appear after the account balance.

19. Q. How do I know if a transaction is a debit or credit on my transaction history?

A. Transactions listed in the transaction history do not have a sign, though the transaction's description should assist you in determining if the transaction is a debit or a credit.

Transfers and Payments

20. Q. What do I text to transfer money?

A. Simply text PAY, the SMS Tag of the transfer account, and the amount you want to transfer, to 277. You will receive a confirmation message from BSP SMS Banking.

For example, you have registered a payment with the following details:

SMS Tag:	MUM
From Account:	1002234567 (this is the account you want debited for the payment)
To Account Number:	1001123456 (this is MUM's BSP account number)

To transfer $5.00, simply text **PAY MUM 5.00** to 277.

You will receive a confirmation message similar to the following:
BSP 144xxx Payment is successful

21. Q. What type of BSP accounts can I transfer funds to and from?

A. You may make payments to the payee accounts that they have nominated on your registration form. A payee account is any BSP personal cheque or debit card savings account linked to a debit card except a MoneyZONE account.

22. Q. What is a SMS Tag?

A. Tag is an alpha character code chosen by you that will help you identify the payee account that you wish to Pay to.

23. Q. Do I have to register a SMS Tag for transfers between my own accounts?

A. Yes. You need to register transfers between your accounts.

24. Q. What names should I give to my SMS Tag?

A. Your SMS Tag should be all in alphabets and something that you can easily remember.

25. Q. Can I have two SMS Tag's with the same name?

A. No. Each Tag needs to be different.

26. Q. What is the longest SMS Tag name that I can have?

A. It is limited to a maximum of 4 alpha characters as this is easier to remember and enter into your phone.

27. Q. Can BSP SMS Banking be used to make payments to accounts held at any bank within Fiji?

A. No you can only transfer funds to your linked BSP accounts.

28. Q. What is the daily transfer limit?

A. Daily transfer limits for (subject to available funds) are:

i. $0.01 minimum transfer amount
ii. Maximum of $1,000 per day
iii. You may register for more than 1 transfer transaction but the total daily limits of all your transfer transaction cannot exceed the daily set limit of $1,000.

29. Q. Can I increase my daily transfer limit?

A. Yes. You can apply to BSP/CNB to have your daily limit increased. This increased limit applies to the total for all transfers per day. You are still limited by the amount you can send to a payee per transfer.

30. Q. Why should I set a Daily Limit?

A. The Payee Daily Limit places control over how much you can send to different payees and acts as an additional security measure in case your SMS banking information becomes known to others.

31. Q. What is the maximum Payee Daily Limit I can assign to a payee?

A. The maximum Payee Daily Limit you can assign to a payee is bound by your Daily Transfer Limit. For example: If your Daily Transfer Limit is $500, a maximum Payee Daily Limit cannot exceed this.

- Additionally, the total of your transfers completed in a day will not be allowed (by the system) to exceed maximum Daily Transfer Limit.

32. Q. What if I do not set a Payee Daily Limit?

A. If you do not set a Payee Daily Limit you will be able to pay up to your Daily Transfer Limit to any one of your nominated payees.

33. Q. How do I register, change or delete transfer details?

A. You must visit a BSP/CNB branch to register, change or delete transfer details. For each transfer you need to nominate a SMS Tag.

34. Q. Can I change the account to be debited when sending a payment request?

A. No. The account debited can only be the one that you have registered with the SMS Tag you are using.

35. Q. How do I enter transfer amounts?

A. You can either enter the amount of your choosing and do not use the $ sign (i.e. 10.30 for 10 dollars and 30 cents).

36. Q. Can I make international payments?

A. No. If you want to transfer money to an overseas account, you may visit any BSP/CNB branch.

37. Q. How long does a funds transfer take?

A. BSP/CNB will send a reply to your request confirming the successful process of the funds transfer transaction. However, there may be short delays when BSP Mobile Banking usage or the mobile network usage is higher than usual.

38. Q. How do I know a transfer was successful?

A. BSP/CNB will send you a confirmation message following a successful transfer including a reference number.

39. Q. How often is my account balance updated?

A. For most accounts, the account balance will be up-to-date, meaning it will include all transactions made in and out of your account at the time you request your account balance. Transfers between linked accounts are updated immediately.

40. Q. Can I pay bills through BSP SMS Banking?

A. No. At this stage you cannot make BillPay payments through BSP SMS Banking.

41. Q. If I transfer money today, can it be withdrawn at the ATM?

A. If you transfer funds to a BSP/CNB account which allows access via ATM, the funds will be available immediately once the transfer has gone through successfully.

42. Q. What if I make a mistake when I make a transfer payment?

A. Once you have sent a funds confirmation SMS to BSP SMS Banking it cannot be cancelled.

43. Q. What is the cut-off time for a BSP SMS Banking transfer?

A. Funds transfer between your BSP/CNB linked accounts will generally be completed immediately 24 hours, 7 days a week, on the assumption there is no disruption to the system.

44. Q. What happens when there is an error when I am trying to make a transfer?

A. If you are part way through a transfer and your mobile phone runs out of battery, you lose reception or you receive a "message failed" error or there is some other sort of problem, the payment may not have been successful. However, before you repeat the payment, we recommend that you check your account balance or look at the transactions on your account or BSP Card Services Help Desk on +679 3214300 or visit a BSP/CNB branch to confirm the status of the payment.

45. Q. Why can't I make a transfer?

A. You may not be able to make a transfer because:

- You have insufficient cleared funds in your account
- You may have exceeded your daily transfer limits
- You may be sending an incorrect SMS Tag or incorrectly formatted message.

- If you are uncertain about why you cannot make a transfer through BSP SMS Banking, you should contact the BSP Card Services Help Desk on +679 3214300 or visit a BSP/CNB branch.

46. Q. Can I save the details of my regular transfers?

A. We recommend you do not save your regular transfers as this may pose a risk for you. We also recommend that you delete all messages you sent and received from SMS Banking once the transaction is completed.

47. Q. Can I setup a transfer for a future date?

A. No. Transfers are "real time' and as such will take effect immediately after BSP/CNB receives your confirmation SMS. At this stage you cannot setup a transfer in the future.

48. Q. What if I do not want to use transfer?

A. BSP SMS Banking will only perform transfers through the registration of each payment at a BSP/CNB branch.

Security Issues

49. Q. What should I do if my mobile phone is lost or stolen?

A. If your phone is lost or stolen, you should report it to your mobile service provider. They may then apply a block to ensure access is stopped. You should also immediately contact the BSP Card Services Help Desk on +679 3214300 or visit a BSP/CNB branch so we can disable BSP SMS Banking access for the lost phone. Once you have a new mobile phone number, you should visit a BSP/CNB branch to register it and reactivate your BSP SMS Banking service.

50. Q. What happens if someone else has used my phone to access BSP SMS Banking?

A. If you believe that someone has used your phone to access BSP SMS Banking, immediately report it to the BSP Card Services Help Desk on +679 3214300.

51. Q. What security measures has BSP put in place to protect my data?

A. BSP employs a range of security measures to assist protection of your personal account information.

i. BSP/CNB cannot guarantee that any data transmission of SMS messages via your mobile service provider is totally secure. Any person who you provide your registered mobile phone to will be allowed access to BSP SMS Banking and each of your linked and transfer accounts.

ii. The circumstances under which you or BSP/CNB can be liable for unauthorised transactions are set out in the BSP Electronic Banking Terms & Conditions.

52. Q. What can I do to ensure the protection of my banking details?

A. To ensure your use of BSP SMS Banking is secure, BSP/CNB recommends the following:

- Lock your mobile phone or take other measures to stop unauthorised use of BSP SMS Banking
- Do not provide your mobile phone to any other person
- Ensure your mobile phone is regularly updated and protected by up-to-date software and operating systems.
- Do not disclose your SMS Tag/s to any other person.
- Using shared phones or those that are not exclusively for your use should be avoided.
- Delete SMS Messages you have sent to or received from BSP SMS Banking.
- Never leave your mobile phone unattended.
- Regularly check your account balances and transaction history and immediately report any discrepancies to BSP/CNB.
- Allowing somebody to know the details of your BSP SMS Banking service may be the same as giving them a signed blank cheque. If you believe your details may have become known to another person, you should immediately contact the BSP Card Services Help Desk on +679 3214300 or visit your local BSP/CNB Branch.

Accessing BSP SMS Banking involves a broad range of information security risks. In addition to the obvious threat of theft of the mobile phone, there are also significant risks to the information

contained on portable equipment. It is necessary to use great care as confidential information or data can be input into equipment that is not under your control.

53. Q. How can I set my mobile phone to not save messages sent and received from BSP SMS Banking?

A. The ability for you to set the mobile phone so it does not save SMS messages will depend on the mobile phone you are using. You should contact your mobile service provider or mobile phone provider for further information.

Technical Issues

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

A. No. If you can send a SMS Message through your mobile phone then you can access BSP SMS Banking.

55. Q. Can BSP SMS Banking be used on all mobile phones and with all mobile service providers?

A. Yes. BSP SMS Banking can be used with all mobile phone handsets and mobile service providers that allow you to send and receive SMS messages within locally.

56. Q. Why can't I send a SMS on my mobile phone?

A. If you are unable to send a SMS through your mobile phone, you should contact your mobile service provider, your mobile phone provider or the mobile phone manufacturer's technical support.

57. Q. What do I do if I get a "message not sent"?

A. If you get the above message, it is most likely that your SMS has not been sent to BSP SMS Banking. If the problem continues, please call your mobile service provider.

58. Q. Can I use my current mobile phone for BSP SMS Banking?

A. To be able to use BSP SMS Banking, you will need a mobile phone that can send and receive SMS messages.

59. Q. Can someone take cash out of my account through BSP SMS Banking?

A. No. BSP SMS Banking only allows transfers to accounts you have setup and can only be accessed from your mobile phone.

60. Q. What if I get a new mobile phone?

A. If you get a new mobile phone, you need to ensure that it is set-up securely and is able to use BSP SMS Banking. If your mobile phone number has changed, you will need to visit a BSP/CNB branch

and register the new phone number for use with BSP SMS Banking.

61. Q. What if I get a new mobile phone number?

A. If you get a new mobile phone number, you will need to visit a BSP/CNB branch and register the new phone number for use with BSP SMS Banking.

Miscellaneous

62. Q. Who do I contact if I have any questions or comments regarding BSP SMS Banking?

A. If you encounter any problems with the service, or if you have any queries, contact the BSP Card Services Help Desk on +679 3214300 or visit any of our branches.

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

A. You will be notified either by local advertising through the media, the BSP Web Site, from counter displays in BSP/CNB branches or a message sent from BSP SMS Banking.