

SMS BANKING

Anytime, anywhere



BSP

SMS BANKING

How it all works.

Now you can do your day-to-day banking on your mobile from anywhere* and at anytime.

You don't need to go into the bank.

*"Roaming" requirements from your mobile network operators applicable.

Features

SMS Banking allows you to do your day-to-day banking anywhere you can use your mobile phone.

You can:

1. Check your **balance** - obtain the balance of your registered account.
2. Check your **transactions** - view the last 3 transactions of your linked account.
3. **Funds Transfer** - make transfers to 'registered payee' account(s) that you have nominated in your registration form.
4. **Top up*** your mobile - top up your own mobile, flashnet, web box, digi modem or to someone else's phone that you have registered for Top Up. **For details, refer to **Top Up** brochure.*
5. **Billpay*** - pay bills to your registered billers from the list of nominated billers provided. **For details, please refer to **Billpay** brochure.*

Benefits

You don't need to go to the bank or ATM. You can save time and a trip to the bank or ATM by using your mobile phone.

1. Available 24 hours a day and 7 days a week.
2. Easy access to your account information at your convenience.

What you need to know

1. SMS Banking registrations are done by calling 132 888 or by visiting any BSP branches and includes registered account and pre-pay mobile number(s).
2. A 'registered' account is any personal cheque or savings account linked to a debit card.
3. A 'registered' mobile phone refers to any mobile number you wish to register and 'top up' by paying from your registered account.
4. Electronic Banking fees apply:

Balance Enquiry	\$0.30 per enquiry
Transaction History	\$0.40 per enquiry
Funds Transfer	\$0.40 transaction
Mobile Top-Up	\$0.40 transaction
Billpay	\$0.40 transaction
5. Normal SMS charges will be applied by mobile network operators.

Upon Registration

Once your registration has been successful, you will receive a welcome text message to your mobile phone.



Feature

To access any SMS Banking feature simply use Option A or B perform your transactions.

Option A - USSD Menu



Step 1



Step 2

SMS Banking
responds



Step 3

Select
option 1
for balance
enquiry

Step 4

SMS Banking
responds



Option B - String Text

Step 1

Type
<feature>
e.g Bal

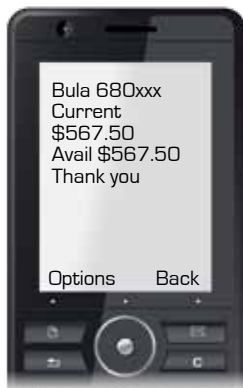


Step 2

Send
message to
277

Step 3

SMS Banking
responds



1. Balance Enquiry

To get the balance of your registered account, text **BAL** to **277**.



Step 1

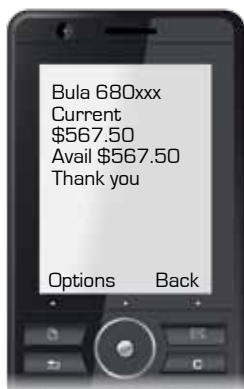
Type **BAL**

Step 2

Send message to **277**



Step 3



SMS Banking responds

2. Transactions

To get the transaction history of your registered account, text **TX** to **277**.

Step 1

Type **TX**



Step 2

Send message to **277**

Step 3

SMS Banking responds



3. Funds Transfer

To transfer funds from your registered account to your 'registered payee' account, text **PAY** followed by your SMS Tag of your 'registered payee' account and the **amount** you want transferred, to **277**.



Step 1

Text
Pay Mum 50

Step 2

Send
message
to **277**





Step 3

SMS Banking responds

SMS Tag

An SMS tag is a short name (maximum of four alphabetical characters) you assign to your 'registered payee' accounts, for example, Mum, Sis, Rich, etc.

Daily Transfer Limit

Daily transfer limits, subject to available funds, are:

1. minimum transfer limit is \$0.01
2. maximum limit is \$1,000 per day
3. you may register more than 1 payee account but the total daily limit of all your transfer transactions cannot exceed the daily transfer limit of \$1,000.

Please Note:

- All text to 277 are not case sensitive.
- The '\$' sign is not to be used.
- There must be only a single space between each word or amount when typing message to 277.



Digicel



SMS BANKING.. 2 EZY!

BANK ANYTIME. BANK ANYWHERE.

Just use your mobile phone.

To register call 132 888 or visit a branch with:

- 1 Your BSP account number + details
- 2 Mobile phone number
- 3 Details of your 'registered payee(s)' account number(s) and name(s)
- 4 Fill in a registration form today

For further information



Ask at any branch



Call 132 888



Visit www.bsp.com.fj

This brochure does not contain all the terms and conditions of use of SMS Banking. For full terms and conditions governing the use of the service please refer to the current Electronic Channels Terms and Conditions of Use booklet available at any BSP Branch.



WE ARE, YOUR BANK FOR LIFE.