

SMS BANKING

Anytime, Anywhere



BSP

SMS BANKING

How it all works.

Now you can do your day-to-day banking on your mobile phone 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 bank account.
2. Check your **transactions** - view the last 3 transactions of your linked bank account.
3. **Funds Transfer** - make transfers to 'registered payee' account(s) that you have nominated in your registration form.
4. **Top up*** - top up your own mobile, flashnet, web box, digi modem or someone else's phone that you have registered for Top Up. **Please refer to Top Up brochure.*
5. **Billpay*** - pay bills to your registered billers from the list of nominated billers provided. **Please refer to Billpay brochure.*
6. **Credit Card*** - check your credit card balance or make repayments. **Please refer to SMS Banking Credit Card 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, 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 branch. You are required to have a registered bank account and pre-pay mobile number(s).
2. A 'registered' bank 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 bank account.
4. Electronic transaction fees apply. Please refer to *Banking Services Fees & Charges* brochure.
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 on your mobile phone.



Feature

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

Option A - USSD Menu

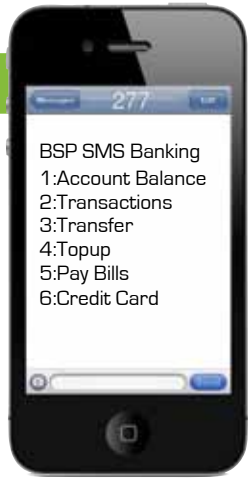


Step 1

Call ***277#**

Step 2

SMS Banking
responds



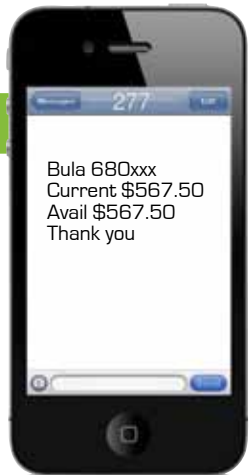
Step 3

Select **option 1**
for balance enquiry



Step 4

SMS Banking
responds



Option B - String Text

Step 1

Type **BAL**



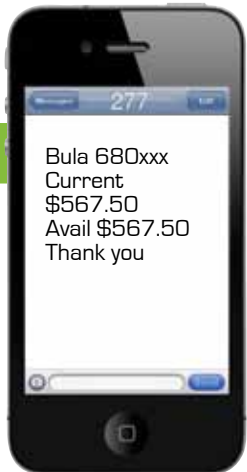
Step 2

Send message to **277**



Step 3

SMS Banking responds



1. Balance Enquiry

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



Step 1

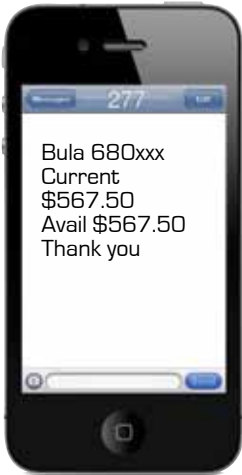
Type **BAL**

Step 2

Send message to **277**



Step 3

A black smartphone displaying an incoming text message. The sender's name '277' is at the top. The message text reads: 'Bula 680xxx', 'Current \$567.50', 'Avail \$567.50', and 'Thank you'.

Bula 680xxx
Current \$567.50
Avail \$567.50
Thank you

SMS Banking responds

2. Transactions

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

Step 1

Type **TX**



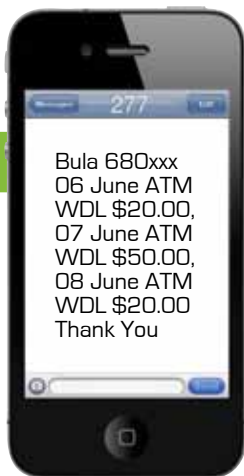
Step 2

Send message to **277**



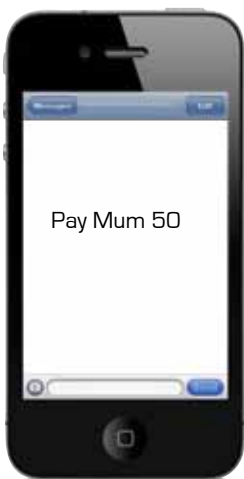
Step 3

SMS Banking responds



3. Funds Transfer

To transfer funds from your registered bank 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**.

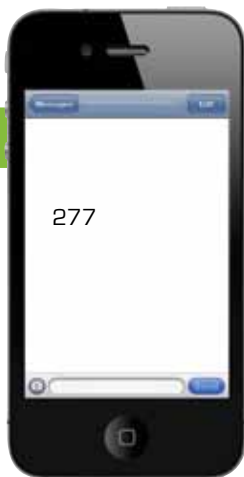


Step 1

Type **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 limit: \$0.01
2. maximum limit: \$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:

- Texts 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 a 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

IMPORTANT NOTICE

To find out more about the *Fees & Charges, Interest Rates, Identification Requirements, Terms & Conditions* and BSP's products or services, please:

-  132 888
-  CustomerCare@bsp.com.fj
-  www.bsp.com.fj
-  Visit your nearest BSP branch

Banking Hours

Monday : 9.30am to 4.00pm
Tuesday - Friday : 9.00am to 4.00pm
Saturday : 10.00am to 1.00pm
(selected branches only)

 SWIFT Code - BOSPFJFJ
BSB Number - 069

