

# 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

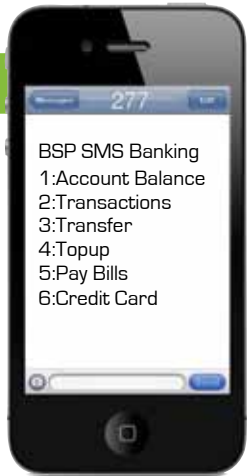


Step 1

Call **\*277#**

## Step 2

SMS Banking  
responds



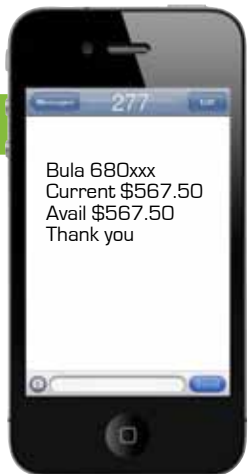
## Step 3

Select **option 1**  
for balance enquiry



## Step 4

SMS Banking  
responds



# Option B - String Text

## Step 1

Type **BAL**



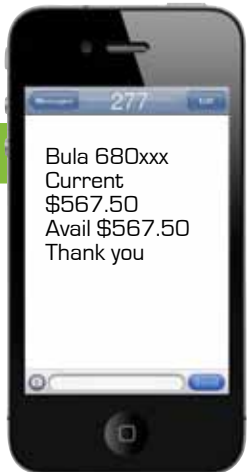
## Step 2

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

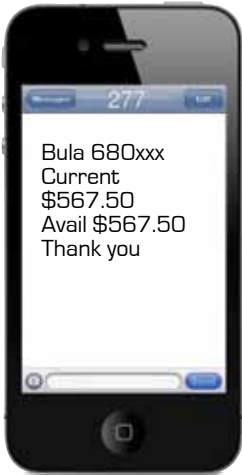
Type **BAL**

## Step 2

Send message to **277**



## Step 3

A black smartphone is shown vertically. The screen displays an incoming text message from the number "277". The message content is: "Bula 680xxx", "Current \$567.50", "Avail \$567.50", and "Thank you". The top status bar shows signal strength, a battery icon, and the time "12:45". The bottom of the screen shows a text input field and a blue "Send" button.

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**



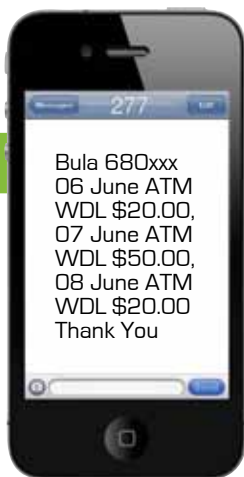
### Step 2

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](mailto:CustomerCare@bsp.com.fj)
-  [www.bsp.com.fj](http://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

