



## **Frequently Asked Questions : SMS Banking**

### **What is SMS Banking?**

*SMS Banking is a more convenient way of accessing your banking details locally from anywhere at any time. This service is available to you 24 hours a day, 7 days a week and allows you to perform the following:*

- **Balance Enquiry** – obtain the balance of your registered account number.
- **Transactions** – view the last 3 transactions of your registered account number.
- **Transfer** – Ability to transfer funds between your accounts and registered 3<sup>rd</sup> party accounts.
- **Pay Billers** – make payments to the registered Biller accounts that you have selected on your registration forms.
- **Credit Card Payments**- Make payments towards your registered MasterCard account.

### **Who Can Register for SMS Banking?**

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

- Have an operational BSP Account linked to a BSP Easycard or MoneyZone Card
- Be aged 13 years or older
- Own a compatible mobile phone capable of SMS messaging

### **How do I apply for BSP SMS Banking?**

*You can obtain a SMS Banking application form at your nearest BSP branch. Upon completion, kindly submit it in person to your nearest branch for processing.*

### **What if my account requires two or more signatories?**

*An account that requires 2 or more signatories cannot be accessed via BSP SMS Banking platform.*

### **Can I register my business account for SMS Banking?**

*Business Accounts cannot utilise this Platform to perform any transaction.*

### **Can I use SMS Banking on more than one mobile phone?**

*You can register more than one mobile phone number to access SMS Banking. For each additional phone, you must ensure it is for your exclusive use and not shared with other anyone else.*



## **Frequently Asked Questions : SMS Banking**

### **How do I change my BSP SMS Banking details?**

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

### **Is BSP SMS Banking available 24 hours, 7 days a week?**

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

### **Can I access BSP SMS Banking anywhere in Fiji?**

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 further details of their coverage area.

### **Do I incur fees for using BSP SMS Banking?**

<b>SMS Banking</b>	<b>Transaction Cost</b>
<b>Balance Enquiry</b>	\$0.35c per Enquiry
<b>Transaction History</b>	\$0.45a per History
<b>Bill Pay</b>	\$0.45P per Pay
<b>Mobile Top Up</b>	\$0.45e per Up
<b>Funds Transfer</b>	\$0.45 per Transfer
<b>Credit Card Balance Enquiry</b>	\$0.35t per Enquiry
<b>Credit Card Repayment</b>	\$0.45t per Repayment
<b>SMS Alert</b>	\$0.30 per Alert

*\*Your mobile service charges are separate from your Banking Service Fee Charges.*

### **Do I need to pay normal SMS usage charges to my mobile phone service provider?**

Yes. When transmitting SMS messages you will incur this cost from your mobile phone service provider. For more information on telecommunication fees, please liaise with your network provider.



## Frequently Asked Questions : SMS Banking

### Using BSP SMS Banking

#### **How Do I Use BSP's SMS Banking?**

To utilise the **USSD Menu** simply dial **\*277#** followed by  which should prompt the following Screen:

```
Welcome to BSP SMS Banking
1:Account Balance
2:Transactions
3:Transfer
4:Topup
5:Pay Bills
6:Credit Card

_____

CANCEL SEND
```

*\*For more information on how to utilise this click [here](#) to find out.*

### Users also have the Option to use Sting Texts:

#### **What do I text to get an account balance?**

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

#### **What do I text to get my transaction history?**

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

*\*Click [here](#) to learn more.*

#### **How many transactions will I be able to view via SMS Banking?**

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

#### **How long does it take to obtain an account balance or transaction history?**

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.

#### **How do I know if my account balance is in debit or credit?**

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



## Frequently Asked Questions : SMS Banking

### **How do I know if a transaction is a debit or credit on my transaction history?**

Narrations such as **DEP**, **WDL** will be displayed, to assist in the reconciliation process.

### **Transfers and Payments**

#### **What do I text to transfer money?**

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:

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

To transfer \$5.00, simply text **PAY MUM 5** to **277**.

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

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

All BSP accounts that you have successfully registered upon sign up will receive transfers that you have actioned from your primary account.

#### **What is a SMS Tag?**

Tag is an alpha character code chosen by you that will help you identify the payee account that you wish to pay or transfer to.

#### **Do I have to register a SMS Tag for transfers between my own accounts?**

This is mandatory to complete any transfer action from your account.

#### **What names should I give to my SMS Tag?**

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



## **Frequently Asked Questions : SMS Banking**

### ***Can I have two SMS Tag's with the same name?***

*Each Tag needs to be unique, therefore no two tags can be the same.*

### ***What is the longest SMS Tag name that I can have?***

*A maximum of 4 Alpha characters will be acceptable.*

### ***Can BSP SMS Banking be used to make payments to accounts held at any bank within Fiji?***

*SMS banking only allows for transfers done between BSP accounts only. This also applies for International transfers.*

### ***What is the daily transfer limit?***

- *Daily transfer limits (subject to available funds) are:*
- *\$0.01 minimum transfer amount*
- *Maximum of \$1,000 per day*
- *You may register for more than 1 transfer transaction but the accumulated total of all your transfer transaction cannot exceed the daily set limit of \$1,000.*

### ***Can I increase my daily transfer limit?***

*You can apply to BSP to have your daily limit increased however you are still limited by the amount you can send to a payee per transfer.*

### ***Why should I set a Daily Limit?***

*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.*

### ***What is the maximum Payee Daily Limit I can assign to a payee?***

*The maximum Payee Daily Limit 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.*

### ***What if I do not set a Payee Daily Limit?***

*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.*



## **Frequently Asked Questions : SMS Banking**

### ***How do I register, change or delete transfer details?***

*You must visit a BSP branch to make amendments to implement new changes.*

### ***Can I change the account to be debited when sending a payment request?***

*All transactions will affect your registered Primary Account. To make these changes, you will need to visit your closest BSP branch to amend your main account.*

### ***How do I enter transfer amounts?***

*Numeric digits can be entered without the use of dollar sign (\$) for example \$10.30 can be entered as **10.30***

### ***How long does a funds transfer take and how will know?***

*BSP 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.*

### ***How do I know a transfer was successful?***

*BSP will send you a confirmation message following a successful transfer including a reference number.*

### ***How often is my account balance updated?***

*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.*

### ***Can I pay bills through BSP SMS Banking?***

*Yes, all registered Biller accounts can be paid through our SMS Banking platform.*

### ***If I transfer money today, can it be withdrawn at the ATM?***

*Funds are transferred and are accessible instantaneously at the end of the transfer process.  
\*This is subject to accounts that are linked to your EasyCard.*



## **Frequently Asked Questions : SMS Banking**

### ***What if I make a mistake when I make a transfer payment?***

*Once you have sent a funds confirmation SMS to BSP SMS banking it cannot be cancelled. You may also contact the bank to assist you further.*

### ***What is the cut-off time for a BSP SMS Banking transfer?***

*This service is available 24 hours, 7 days a week, provided there is no disruption to the system.*

### ***What happens when there is an error when I am trying to make a transfer?***

*If you don't receive a confirmation of payment whilst performing these transactions. 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 branch to confirm the status of the payment.*

### ***Why can't I make a transfer?***

- *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 branch.*

### ***Can I save the details of my regular transfers?***

*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.*

### ***Can I setup a transfer for a future date?***

*Transfers are "real time" and as such will take effect immediately after BSP receives your confirmation SMS.*



## **Frequently Asked Questions : SMS Banking**

### **Security Issues**

#### ***What should I do if my mobile phone is lost or stolen and someone has accessed my account?***

*Please contact the BSP Card Services Help Desk on +679 3214300 or visit a BSP branch so we can disable your BSP SMS Banking access and investigate further. Once you have a new mobile phone number, you should visit a BSP branch to re-register and reactivate your SMS banking service.*

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

- *BSP employs a range of security measures to assist protection of your personal account information.*
- *BSP 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. The circumstances under which you or BSP can be liable for unauthorised transactions are set out in the BSP Electronic Banking Terms & Conditions.*

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

*To ensure your use of BSP SMS Banking is secure, BSP recommends the following:*

- *Lock your mobile phone / Applications or take other measures to stop unauthorised use of SMS Banking*
- *Do not provide your mobile phone to any other person and never leave your mobile phone unattended.*
- *Ensure your mobile phone is regularly updated and protected by up-to-date software and operating systems.*
- *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.*
- *Regularly check your account balances and transaction history and immediately report any discrepancies to BSP.*
- *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 Branch.*



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*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.*

### **How can I set my mobile phone to not save messages sent and received from BSP SMS Banking?**

*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**

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

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

#### **Can BSP SMS Banking be used on all mobile phones and with all mobile service providers?**

*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.*

#### **Why can't I send a SMS on my mobile phone?**

*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.*

#### **What do I do if I get a "message not sent"?**

*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.*

#### **Can I use my current mobile phone for BSP SMS Banking?**

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



## **Frequently Asked Questions : SMS Banking**

### ***Can someone take cash out of my account through BSP SMS Banking?***

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

### ***What if I get a new mobile phone?***

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

### ***What if I get a new mobile phone number?***

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

## **Miscellaneous**

### ***Who do I contact if I have any questions or comments regarding BSP SMS Banking?***

*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.*

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

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