

BSP FINANCIAL GROUP LIMITED



BSP ONLINE PLUS USER GUIDE

For Personal Customers



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Introduction

This User Guide has been written to help you understand and use BSP's Digital Banking application. It presents the functional capabilities, operational details and contains the procedures that you should know for performing your online transactions.

This User Guide is designed as a quick reference source to guide a Personal Internet Banking Users through everyday transactions.

BSP's Internet Banking is convenient, easy-to-use and secure and can be accessed from your desktop computer, tablet or smartphone.

System Requirements

Accessing Digital Banking application in an unsupported browser not listed herein will inform the customer that the browser is unsupported and will list the browsers supported.

The web browser details for accessing Internet Banking are listed here.

Web Browser	Version
Internet Explorer	11.0 and above.
Microsoft Edge	116.0 and above.
Mozilla Firefox	45.0 and above.
Safari for Mac	7.0 and above.
Safari for Windows	V 5.1.7
Google Chrome	51.0 and above.

Security Timeout

For security reasons, Internet Banking will automatically log out if you have been inactive for 10 minutes. A warning message will appear 2 minutes before your session is due to timeout.

1.0 Getting Started

1.1 Login to Internet Banking (IB)

Our Internet Banking services is accessible through both desktop using the following <https://digital.bsp.com.fj> or by clicking the BSP Online Plus icon on our BSP website www.bsp.com.fj



Enter your Internet Banking username and password in the spaces provided.

The login screen features the BSP logo at the top. Below it, there are two input fields: the first for the username (containing 'BSPBank') and the second for the password (masked with dots). A green 'Login' button is positioned below the password field. A link for 'Forgot Password?' is located below the button. At the bottom, a help message provides contact information for the 24hr Customer Service Centre.

The password reset screen displays the BSP logo and the title 'Password Reset'. It contains three password input fields, each masked with dots. A green information icon is visible to the right of the second field. A green 'Confirm' button is located at the bottom of the screen.

For first time users, you will be prompted to change your password and accept the terms and conditions of use. User password must contain the following:

The password policy screen is titled 'Password Policy' and lists six requirements, each with a green checkmark icon to its right: Minimum characters 8, Maximum characters 18, Lowercase (a-z), Uppercase (A-Z), Numbers (0-9), and Special characters (! @ # \$ ^ & * ~).

The success screen shows the BSP logo and the title 'Password Reset'. A green checkmark icon is centered above the text: 'Password change has been successful. Please login again using new credentials.' A green 'Done' button is located at the bottom.

2.0 Homepage

On successfully validating your login credentials, the following Home page is displayed.

The screenshot shows the BSP Bank homepage. At the top left is the BSP logo. To its right is a decorative floral graphic. Further right, a green box labeled '1' points to the user header area which says 'Welcome BANK SOUTH PACIFIC (BSPBank)' and 'Your Last Login 10/05/2023 10:06 AM'. Below this is a navigation bar with five tabs: 'Home' (selected), 'Payments & Transfers' (labeled '2'), 'Management & Maintenance', 'Enquiries', and 'Services'. The main content area is split into two columns. The left column, labeled 'Accounts', has a search bar and a 'Sort by Account Name' dropdown. Below this is a table of accounts: 'CUSTOMER CHEQUE ACCOUNT 95003170' with an available balance of '50,000.00 FJD' (labeled '3'), and 'EASYSaver ACCOUNT 95003181' with an available balance of '20,000.00 FJD'. The right column shows a 'Select Account' dropdown set to 'CUSTOMER CHEQUE ACC...' and a calendar for 'May 2023' (labeled '4'). The calendar shows dates from 1 to 31, with the 10th highlighted. Below the calendar, it says 'No schedule payment found'. At the bottom right, a vertical 'Quick Links' menu (labeled '5') contains icons for home, add payee, payment history, and contact us. At the bottom left, a footer area (labeled '6') contains links for 'Site Privacy', 'Terms & Conditions', and 'Security'.

1. Header

Your name, login ID and last login details are displayed.

You can edit your password by selecting Profile, message our Customer Service Centre using Secure Message and log out.

2. Home Tabs

Displays the various IB functionalities.

3. Accounts Display

Displays a list of all your active BSP accounts. Click an account and view the 10 recent transactions.

4. Calendar

Displays the current month and lists all scheduled payments.

5. Quick Links

Provides short cuts to the following functions:

- Ad Hoc or one – off payments
- Add payee
- Payment History
- Contact us

6. Footnotes

Provides detailed information on site privacy, terms & conditions and security.

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3.0 Payments & Transfers

3.1 Inter account Transfers: Allows you to transfer funds between your accounts as well as make loan or credit card repayments.

The screenshot shows the BSP online banking interface. At the top, there is a green header with the BSP logo and the text "Welcome BANK SOUTH PACIFIC (BSPBank)" and "Your Last Login 10/05/2023 10:10 AM". Below the header is a navigation bar with icons for Home, Payments & Transfers, Management & Maintenance, Enquiries, and Services. The main content area is titled "Interaccount" and has several tabs: "Payee & Biller", "Multiple & Group", "Mobile Top Ups", and "Foreign Currency". Under the "Interaccount" tab, there are three radio buttons for "Transfer To": "Deposit Accounts" (selected), "Loan Accounts", and "Credit Card Accounts". Below this, there are two "Select Account" dropdown menus for "Transfer From" and "Transfer To". To the right of these dropdowns is a text input field for "Amount" with "FJD" as a suffix, and a date picker for "Transfer Date" set to "10/05/2023". There is also a checkbox for "I want to make a recurring transfer" which is currently unchecked. At the bottom right of the form is a green button labeled "Proceed to Transfer".

1

Select **Payments & Transfers**.

2

Select **Inter-account**.

3

Transfer To, select either **Deposit, Loan or Credit Card Accounts**.

4

Select **Transfer From** to choose your source account and **Transfer To**, to specify which account to credit.

5

Enter the **Amount** you want to pay & your **Narration**.

6

Click **Proceed to Transfer & Confirm**.

The screenshot shows the BSP online banking interface after a successful transfer. The header and navigation bar are the same as in the previous screenshot. The main content area is titled "Inter Account Transfers" and displays a summary of the transaction. It shows "Transfer From" as "CUSTOMER CHEQUE ACCOUNT 95003170" with an "Available Balance" of "50,000.00 FJD". The "Transfer To" is "EASYSaver ACCOUNT 95003181". The "Amount" is "5,000.00 FJD" and the "Narration" is "savings". The "Transfer Date" is "10/05/2023". At the bottom of the summary, there is a green bar with a checkmark icon and the text "Transaction successful. Transaction ID is 000022606-10/05/2023 10:53:36 AM". Below this bar are two buttons: "Print Receipt" and "Done".

7

Transaction successful. Select **Done**.

8

Select **I want to make recurring transfer** if you'd like to schedule that transfer.

Note:

Scheduled & Recurring transfers are only applicable to deposit & loan accounts.

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3.2 Payee & Biller: Allows you to transfer money or pay other individuals and companies.

3.2.1 Registered Payee

The screenshot shows the 'Payee & Biller' form in the BSP online banking system. The form is divided into several sections: 'Payment To' (Registered Payees, Registered Billers, Adhoc Billers), 'Payment Type' (BSP Payments, Other Bank Payments), 'Payment From' (CUSTOMER CHEQUE ACCO... 95003170), 'Payee' (Grace Hill 8765279), 'Amount' (100.00 FJD), 'Payment Date' (10/05/2023), and 'Narration' (Allowance). A 'Create Payee' button is located next to the 'Payment To' section. A 'Proceed to Payment' button is at the bottom right.

The screenshot shows the 'Payee & Biller' form after the payment has been successfully processed. The form is now a summary of the transaction. A confirmation message is displayed at the bottom: 'Transaction successful. Transaction ID is 000022642~10/05/2023 11:09:48 AM'. A 'Print Receipt' button and a 'Done' button are visible at the bottom right.

Note:
A payee needs to be created prior to using this function.
To create a payee, [click here](#).

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

- 1 Select **Payments & Transfers**.
- 2 Select **Payee & Biller**.
- 3 Payment To, select **Registered Payees**.
- 4 Select **Payment Type**.
- 5 Select your **Account & Payee** from the dropdown.
- 6 Enter the **Amount** you want to pay & your **Narration**.
- 7 Select **Proceed to Payment & Confirm**.
- 8 Transaction successful. Select **Done**.
- 9 If you wish to **schedule a transfer**, tick "I want to make recurring payment" & follow instructions.

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3.2.2 Registered Biller

- 1
- 2
- 3
- 4
- 5

Note:
A Biller needs to be created prior to using this function.
To create a Biller, [click here](#).

- 1 Select **Payments & Transfers**.
- 2 Select **Payee & Biller**.
- 3 Payment To, select **Registered Billers**.
- 4 Select your **Account & Biller** from the dropdown.
- 5 Enter the **Amount** you want to pay & your **Narration**.

- 6
- 7
- 8

- 6 Select **Proceed to Payment & Confirm**.
- 7 Transaction successful. Select **Done**.
- 8 If you wish to **schedule a transfer**, tick "I want to make recurring payment" & follow instructions.

Note:
Biller reference appears in the Biller's statement and Narration appears in your bank statement.

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3.2.3 Ad hoc Biller

This functionality allows you to make an ad-hoc payment to a biller as well as save that biller for future payments.

The screenshot shows the 'Payee & Biller' form in the BSP online banking system. The form is titled 'Payment To:' and has three radio buttons: 'Registered Payees', 'Registered Billers', and 'Adhoc Billers'. The 'Adhoc Billers' option is selected. A 'Create Payee' button is visible. The form fields are as follows:

Payment From	Billers	Amount	Payment Date
CUSTOMER CHEQUE ACCOU... 95003170 Available Balance 44,834.50 FJD	Suva City Council SCC Biller Reference 987456	2,000.00 FJD Available Profile Limit :19,984.50 FJD	12/05/2023
Available Account Limit :4,984.50 FJD	Narration City Rates		

A 'Proceed to Payment' button is located at the bottom right of the form.

- 1 Select Payments & Transfers.
- 2 Select Payee & Biller.
- 3 Payment To, select Ad Hoc Billers.
- 4 Select Account & Biller from the dropdown.
- 5 Enter Biller reference, Amount & Narration.
- 6 Select Proceed to Payment & Confirm.

The screenshot shows the successful completion of the ad-hoc payment. The form is titled 'Adhoc Payments' and displays the following details:

Payment From	Payment To	Amount	Payment Date
CUSTOMER CHEQUE ACCOUNT 95003170 Available Balance 44,834.50 FJD	Suva City Council SCC Biller Reference 987456	2,000.00 FJD Narration City Rates	12/05/2023

A green banner at the bottom of the form displays the message: 'Payments: Transaction successful. Transaction ID is 000035263~12/05/2023 03:43:52 PM'. Below the banner is a 'Print Receipt' button and a question: 'Would you like to save this biller for future transactions?' with 'No' and 'Yes' buttons.

- 7 Transaction successful. Select Done.

Note:
Biller reference appears in the Biller's statement and Narration appears in your bank statement.

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3.3 Multiple & Group: Allows you to make payments to multiple payees or a group of payees by selecting either Multiple Payments or Group Payments.

3.3.1 Multiple Payments

Welcome BANK SOUTH PACIFIC (BSP_Bank)
Your Last Login 18/10/2023 11:59 AM

Home Payments & Transfers Management & Maintenance Enquiries Services

Interaccount Payee & Biller **Multiple & Group** Mobile Top Ups Foreign Currency

Payment Type Multiple Payments Group Payments

Payees Payment Date 18/10/2023 Available Profile Limit : 20,000.00 FJD

Pay from same account **Select Payees**

Payment From: Select Account Payee: Selected Payee Amount: FJD Narration:

Add Payment **Proceed to Payment**

1

Select **Payments & Transfers**.

2

Select **Multiple & Group**.

3

Payment To, select **Multiple Payments**.

4

Tick the check box if you're paying from the same account.

5

Select **Payees** from the dropdown.

6

Enter the **Amount** & your **Narration**.

Home Payments & Transfers Management & Maintenance Enquiries Services

Interaccount Payee & Biller **Multiple & Group** Mobile Top Ups Foreign Currency

Multiple Payments

Payment Date 18/10/2023

	Payment From	Payment To	Amount	Narration	Status/ Transaction ID
<input type="checkbox"/>	CUSTOMER CHEQUE ACCOUNT 86000668	Telecom Fiji Limited Reference 654321	2.00 FJD	Phone Bill	Transaction Confirmed-000034909-18/10/2023 03:23:11 PM
<input type="checkbox"/>	CUSTOMER CHEQUE ACCOUNT 86000668	Frank Adams 8765279 Bank South Pacific	2.00 FJD	allowance	Transaction Confirmed-000034911-18/10/2023 03:23:11 PM
<input type="checkbox"/>	CUSTOMER CHEQUE ACCOUNT 86000668	Water Authority Of Fiji Reference 9862502	2.00 FJD	Water Bill	Transaction Confirmed-000034910-18/10/2023 03:23:11 PM

Print Receipt **OK**

7

Select **"Add Payment"** to create another payment.

8

Select **Proceed to Payment**.

9

Tick the check box if you wish to save these payees for future payments. Create a Group Name.

10

Verify Details & Confirm.

11

Transaction Successful. Select **Done**.

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3.3.2 Group Payments

This function allows you to make multiple payments that have been pre-saved as a Group.

The screenshot shows the BSP online banking interface. At the top, there is a header with the BSP logo and the text 'Welcome BANK SOUTH PACIFIC (BSP_Bank)'. Below the header is a navigation bar with icons for Home, Payments & Transfers, Management & Maintenance, Enquiries, and Services. The 'Payments & Transfers' menu is expanded, showing options for Interaccount, Payee & Biller, Multiple & Group, Mobile Top Ups, and Foreign Currency. The 'Multiple & Group' option is selected. Below the menu, there are radio buttons for 'Multiple Payments' and 'Group Payments', with 'Group Payments' selected. There is also a checkbox for 'Pay from same account' and a dropdown menu for 'Payee Group'.

- 1 Select **Payments & Transfers**.
- 2 Select **Multiple & Group**.
- 3 Payment Type, select **Group Payments**.
- 4 Tick the check box if you're paying from the same account.

The screenshot shows the BSP online banking interface for 'Group Payments'. At the top, there is a header with the BSP logo and the text 'Welcome BANK SOUTH PACIFIC (BSP_Bank)'. Below the header is a navigation bar with icons for Home, Payments & Transfers, Management & Maintenance, Enquiries, and Services. The 'Payments & Transfers' menu is expanded, showing options for Interaccount, Payee & Biller, Multiple & Group, Mobile Top Ups, and Foreign Currency. The 'Multiple & Group' option is selected. Below the menu, there are radio buttons for 'Multiple Payments' and 'Group Payments', with 'Group Payments' selected. There is also a checkbox for 'Pay from same account' and a dropdown menu for 'Payee Group'. The 'Group Payments' section shows a list of payment transactions with columns for Payment From, Payment To, Amount, Narration, Reference, and Status/ Transaction ID.

- 5 Select **Payee Group** from the dropdown.
- 6 Enter the **Amount & your Narration**.
- 7 Select **Proceed to Payment**.
- 8 Verify Details & Confirm.
- 9 Transaction Successful. Select **Done**.

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3.4 Mobile Top Ups:

This function enables you to top-up a saved Vodafone/Digicel/Inkk prepaid mobile number.

Welcome BANK SOUTH PACIFIC (BSPBank)
Your Last Login 30/05/2023 01:22 PM

Home Payments & Transfers Management & Maintenance Enquiries Services

Interaccount Payee & Biller Multiple & Group **Mobile Top Ups** Foreign Currency

Payment From: CUSTOMER CHEQUE ACCOUNT 95003170, Available Balance 42,834.50 FJD, Available Account Limit :3,084.50 FJD

Payee: Darren Koy 8684930, Telecom Provider :Vodafone

Amount: 5.00 FJD, Available Profile Limit :18,084.50 FJD

Proceed to Payment

Note:

A payee needs to be created prior to using this function. To create a mobile top up payee, [click here](#).

- 1 Select **Payments & Transfers**.
- 2 Select **Mobile Top Ups**.
- 3 Payment From, select your **Account** you wish to pay from.
- 4 Select **Payee** you want to recharge from the dropdown.

Welcome BANK SOUTH PACIFIC (BSPBank)
Your Last Login 30/05/2023 01:22 PM

Home Payments & Transfers Management & Maintenance Enquiries Services

Interaccount Payee & Biller Multiple & Group **Mobile Top Ups** Foreign Currency

Mobile Top Ups

Transfer From: CUSTOMER CHEQUE ACCOUNT 95003170, Available Balance 42,834.50 FJD

Payee: Darren Koy 8684930

Amount: 5.00 FJD

MobileTopUp payment successful. Your transaction ID is 000019741~30/5/2023 01:45:00 PM

Print Receipt Done

- 5 Enter the **Amount** you want to top up the phone number by.
- 6 Select **Proceed to Payment**.
- 7 Verify Details & Confirm.
- 8 Transaction Successful. Select **Done**.

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3.5 Foreign Currency:

3.5.1 Inter-account Transfer

Allows you to transfer funds from your Foreign Currency (FCY) account to your other BSP deposit accounts.

The screenshot displays the BSP online banking interface for a Foreign Currency transfer. The interface is divided into several sections:

- Header:** Welcome BANK SOUTH PACIFIC (BSP_Bank) with user login information and a power button.
- Navigation Menu:** Home, Payments & Transfers (highlighted), Management & Maintenance, Enquiries, and Services.
- Sub-Menu:** Interaccount, Payee & Biller, Multiple & Group, Mobile Top Ups, and Foreign Currency (highlighted).
- Transfer Type:** Radio buttons for Interaccount (selected), BSP Payment, and Other Bank Payment.
- Form Fields:** Transfer From (Select Account), Transfer To (Select Account), Withdrawal Amount (FJD), and Narration.
- Buttons:** Proceed to Transfer.
- Footnote:** Information regarding FCY account transfers to FJD accounts, processing times, and fees.

The second screenshot shows the confirmation screen for the Foreign Currency Transfer:

- Header:** Welcome BANK SOUTH PACIFIC (BSP_Bank) with user login information and a power button.
- Navigation Menu:** Home, Payments & Transfers (highlighted), Management & Maintenance, Enquiries, and Services.
- Sub-Menu:** Interaccount, Payee & Biller, Multiple & Group, Mobile Top Ups, and Foreign Currency (highlighted).
- Section:** Foreign Currency Transfer.
- Transfer Details:**
 - Transfer From: USD Cheque Account 85392838, Available Balance 12,436.07 USD.
 - Transfer To: CUSTOMER CHEQUE ACCOUNT 86000668.
 - Withdrawal Amount: 90.20 USD, Narration: Inter accountTRF.
 - Exchange Rate: 0.4510, Amount to be sent: 200.00 FJD.
- Confirmation:** Transaction successful. Transaction ID is 000034934~18/10/2023 03:35:35 PM.
- Buttons:** Print Receipt, Done.

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3.5.2 BSP Payment Transfer

Allows you to transfer funds from your Foreign Currency (FCY) account to other BSP deposit accounts.

Welcome BANK SOUTH PACIFIC (BSP_Bank)
Your Last Login 18/10/2023 03:34 PM

Home | **Payments & Transfers** | Management & Maintenance | Enquiries | Services

Interaccount | Payee & Biller | Multiple & Group | Mobile Top Ups | **Foreign Currency**

Transfer Type: Interaccount **BSP Payment** Other Bank Payment

Payment From: **⇒** Payee: **⇒** Withdrawal Amount: FJD Narration:

Proceed to Payment

i All FCY account transfers to a FJD account with normal conditions will be processed and credited to the beneficiary account as and when requests are received. For special condition transfers, requests will be processed during business hours Mon to Fri from FJT9am-FJT4pm; outside business hours, transfers will be processed the next business day. Rates are subject to change without notice.
i The applicant agrees that all charges in the country of payment are for the account of the beneficiary.
i Foreign currency account fees may apply. Refer to International Fees and Charges on BSP Fiji website www.bsp.com.fj

- 1** Select **Payments & Transfers**.
- 2** Select **Foreign Currency**.
- 3** Transfer Type, select **BSP Payment**.
- 4** Select your FCY account from the drop down under **Transfer From**.
- 5** Select your **Payee**.
- 6** Enter the **Amount** & your **Narration**.

Welcome BANK SOUTH PACIFIC (BSP_Bank)
Your Last Login 18/10/2023 03:41 PM

Home | **Payments & Transfers** | Management & Maintenance | Enquiries | Services

Interaccount | Payee & Biller | Multiple & Group | Mobile Top Ups | **Foreign Currency**

Foreign Currency Payment

Payment From USD Cheque Account 85392838 Available Balance 12,343.87 USD	Payee Frank Adams 8765279	Withdrawal Amount 90.20 USD Narration allowance	Exchange Rate 0.4510 Amount to be sent 200.00 FJD
--	---------------------------------	--	--

Transaction successful. Transaction ID is 000034963~18/10/2023 03:51:00 PM

Print Receipt **Done**

- 7** Select **Proceed to Payment**.
- 8** Verify Details & Confirm.
- 9** Transaction successful. Select **Done**.

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3.5.3 Other Bank Payment Transfer

Allows you to transfer funds offshore.

The screenshot shows the BSP online banking interface. At the top, there is a navigation bar with 'Home', 'Payments & Transfers', 'Management & Maintenance', 'Enquiries', and 'Services'. Below this is a sub-navigation bar with 'Interaccount', 'Payee & Biller', 'Multiple & Group', 'Mobile Top Ups', and 'Foreign Currency'. The main form area has a 'Transfer Type' section with radio buttons for 'Interaccount', 'BSP Payment', and 'Other Bank Payment' (which is selected). Below this are fields for 'Payment From' (a dropdown menu), 'Payee' (a dropdown menu), 'Withdrawal Amount' (a text input field with 'FJD' as a unit), and 'Narration' (a text input field). There are also expandable sections for 'Sender To Receiver Information' and 'Remittance Information'. A green 'Proceed to Payment' button is at the bottom right. A green arrow points to the 'Proceed to Payment' button.

1 Select **Payments & Transfers**.

2 Select **Foreign Currency**.

3 Transfer Type select **Other Bank Payment**.

4 Select your account from the drop down under **Payment From**.

5 Select FCY **Payee**.

Note:

An FCY payee needs to be created prior to using this function. To create an FCY payee, [click here](#).

- i** All other bank payments both local and overseas will be processed during business hours Mon to Fri from FJT9am-FJT3:30pm; outside business hours, transfers will be processed the next business day. Offshore payments are subject to the Reserve Bank of Fiji Exchange Control and FRCS tax clearance regulations. Rates are subject to change without notice.
- i** The applicant agrees that all charges in the country of payment are for the account of the beneficiary.
- i** Foreign currency account fees and Telegraphic Transfer fees may apply. Refer to International Fees and Charges on BSP Fiji website www.bsp.com.fj

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BSP Welcome BANK SOUTH PACIFIC (BSPBank)
Your Last Login 05/06/2024 11:56 AM

Home | **Payments & Transfers** | Management & Maintenance | Enquiries | Services

Interaccount | Payee & Biller | Multiple & Group | Mobile Top Ups | Foreign Currency

Transfer Type: Interaccount BSP Payment Other Bank Payment

Payment From CUSTOMER CHEQUE ACCOU... 86173315 Available Balance 99,999.50 FJD Available Account Limit :50,000.00 FJD Add Invoices/Tax Certificates	Payee HAWAIIAN AIRLINES LTD 4451256323 Currency USD Payee Details + Add Payee Details	Amount to be sent <input type="text" value=""/> USD Do you have a booking number <input checked="" type="radio"/> No <input type="radio"/> Yes Withdrawal Amount <input type="text" value="2304.64"/> FJD	Narration <input type="text" value="INV 23"/> Sender To Receiver Information + Add Sender To Receiver Information Remittance Information + Add Remittance Information
--	---	---	---

[Proceed to Payment](#)

ⓘ All other bank payments both local and overseas will be processed during business hours Mon to Fri from FJT9am-FJT3:30pm; outside business hours, transfers will be processed the next business day. Offshore payments are subject to the Reserve Bank of Fiji Exchange Control and FRCS tax clearance regulations. Rates are subject to change without notice.
 ⓘ The applicant agrees that all charges in the country of payment are for the account of the beneficiary.
 ⓘ Foreign currency account fees and Telegraphic Transfer fees may apply. Refer to International Fees and Charges on BSP Fiji website www.bsp.com.fj

6

Enter **FCY Amount** or **FJD Amount**.

7

Do you have a booking number?
No - the day's carded rate is used.
Yes – Enter your special rate & Approved Booking Number provided by the BSP Treasury Team.

8

Enter **Narration**.

9

Select **Add Invoices/Tax Certificates** to upload your documents/invoices.

Instructions for uploading file:

- Maximum of 15 files can be uploaded.
- Maximum file size per file should be 1MB.
- Individual file name length should be less than 20 characters.
- Duplicate files cannot be uploaded.
- Individual files uploaded should have a valid file extension.

10

Select **Add Payee Details**.

Other Bank Payee Details
✕

<p>Payee Name</p> <input style="width: 90%; padding: 5px;" type="text" value="HAWAIIAN AIRLINES LTD"/>	<p>Account Number</p> <input style="width: 90%; padding: 5px;" type="text" value="4451256323"/>
<p>Payee BIC Code</p> <input style="width: 90%; padding: 5px;" type="text" value="PNBPUS3N"/>	<p>Party Identifier i</p> <input style="width: 90%; height: 30px;" type="text"/>
<p>Payee Address</p> <input style="width: 90%; padding: 5px;" type="text" value="21 BEVERLEY HILL STREET"/> <input style="width: 90%; padding: 5px;" type="text" value="NEW YORK"/> <input style="width: 90%; padding: 5px;" type="text" value="USA"/>	<p>Payee Bank Address</p> <input style="width: 90%; padding: 5px;" type="text" value="375 PARK AVENUE NY 4080"/> <input style="width: 90%; padding: 5px;" type="text" value="NEW YORK"/> <input style="width: 90%; padding: 5px;" type="text" value="NY 10152"/> <input style="width: 90%; padding: 5px;" type="text" value="U.S.A"/>

This is an optional field

Party identifier is a code uniquely identifying an account and/or party e.g. routing number for (US Banks); IBAN number for (European Banks); BSB number for (Oceania region Banks); IFSC code for (Indian Banks).

11

Amend Payee & Payee Bank Address if required.
 Enter party identifier if available.
 Select **Add**.

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BSP Welcome BANK SOUTH PACIFIC (BSPBank) Your Last Login 05/06/2024 11:56 AM

Home | **Payments & Transfers** | Management & Maintenance | Enquiries | Services

Interaccount | Payee & Biller | Multiple & Group | Mobile Top Ups | Foreign Currency

Transfer Type: Interaccount BSP Payment Other Bank Payment

Payment From: CUSTOMER CHEQUE ACCOU... 86173315
Available Balance: 99,999.50 FJD
Available Account Limit: 50,000.00 FJD
Add Invoices/Tax Certificates

Payee: HAWAIIAN AIRLINES LTD 4451256323
Currency: USD
Payee Details:
Payee BIC Code: PNBPU33N
Payee Address: 21 BEVERLEY HILL STREET NEW YORK USA
Payee Bank Address:

Amount to be sent: 1000.00 USD
Do you have a booking number: No Yes
Withdrawal Amount: 2,304.68 FJD

Narration: INV 23
Sender To Receiver Information: FROM HILO FAM
Remittance Information: + Add Remittance Information

Proceed to Payment

ⓘ All other bank payments both local and overseas will be processed during business hours Mon to Fri from FJT9am-FJT3:30pm; outside business hours, transfers will be processed the next business day. Offshore payments are subject to the Reserve Bank of Fiji Exchange Control and FRCS tax clearance regulations. Rates are subject to change without notice.
 ⓘ The applicant agrees that all charges in the country of payment are for the account of the beneficiary.
 ⓘ Foreign currency account fees and Telegraphic Transfer fees may apply. Refer to International Fees and Charges on BSP Fiji website www.bsp.com.fj

12

Enter **Sender to Receiver Information/Remittance Information** if needed.

13

Select **Proceed to Payment**.

14

Verify Details & Confirm.

15

Transaction Successful. Select **Done**.

Please take note of the important information when making offshore payments.

Transaction submitted. Transaction ID is 000040732 SWIFT REF 240605-000040731-05/06/2024 02:25:07 PM

Print Receipt **Done**

ⓘ All Telegraphic Transfer requests to offshore beneficiary accounts are subject to the Reserve Bank of Fiji Exchange Control and FRCS Tax Clearance Regulations. Required original documents will need to be scanned and e-mailed to ttdocsrp@bsp.com.fj for Business customers and ttdocsrtl@bsp.com.fj for Retail Customers for further processing. The original documents will be sighted and stamped by our BSP Trade Centre team upon client visitation schedules.

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4.0 Management & Maintenance

4.1 Recurring & Future Payments. Allows you to view or edit any of the recurring & future payments.

4.1.1 View or Edit Inter account Scheduled Transfers

The screenshot shows the 'Management & Maintenance' section of a software interface. It features a navigation bar with 'Home', 'Payments & Transfers', 'Management & Maintenance', 'Enquiries', and 'Services'. Below this, there are tabs for 'Recurring & Future Payments', 'Maintain Payees & Billers', and 'Account Management'. The 'Recurring & Future Payments' tab is active, showing a sub-tab for 'Interaccount Transfers'. A 'Select Account' dropdown is set to 'SALARY ACCOUNT', and a 'Show Schedules' button is visible. A table displays a scheduled transfer with the following details:

Transfer Date	Other Account	Amount (FJD)	Frequency	Created Date
27/10/2023	8929524	5.00	Weekly	26/10/2023

Below the table, there is a section for account details: 'From Account : SALARY ACCOUNT 8765279' and 'To Account : SAVINGS ACCOUNT 8929524'. A 'Narration : trf' is also present. At the bottom right, there are 'Delete' and 'Edit' buttons.

Annotations 1-7 point to the following elements:

- Select **Management & Maintenance**.
- Select **Recurring & Future Payments**.
- From the dropdown Select **Interaccount Transfers**.
- Payment From, select **Account** from dropdown.
- Select **Show Schedules**.
- List of scheduled transactions is displayed. Select the drop-down arrow.
- Select **Delete** or **Edit** the scheduled transaction.

Note:
You cannot delete/edit a scheduled transaction a day before or on the scheduled date.
You can only edit the Amount, Payment Frequency & Start Date fields.

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4.1.2 View/ Edit Scheduled Payee Payments

1 Select **Management & Maintenance**.

2 Select **Recurring & Future Payments**.

3 From the dropdown Select **Payee Payments**.

4 Payment From, select **Account** from dropdown.

5 Select **Show Schedules**.

6 List of scheduled Payee transactions is displayed. Select the drop-down arrow.

7 Select **Delete** or **Edit** the scheduled transaction.

Payment Date	Payee Name	Amount (FJD)	Frequency	Created Date
27/10/2023	Frank Adams	100.00	Monthly	26/10/2023
From Account	: CUSTOMER CHEQUE ACCOUNT 86000668	End Date	: 28/10/2023	
To Account	: Frank Adams 8765279	Narration	: allowance	

Note:
You cannot delete/edit a scheduled transaction a day before or on the scheduled date.
You can only edit the Amount, Payment Frequency & Start Date fields.

4.1.3 View/Edit Scheduled Biller Payments

BSP | Welcome BANK SOUTH PACIFIC (BSP_Bank) | Your Last Login 26/10/2023 09:40 AM

Home | Payments & Transfers | **Management & Maintenance** | Enquiries | Services

Recurring & Future Payments | Maintain Payees & Billers | Account Management

Biller Payments

Select Account: CUSTOMER CHEQUE ACCOUNT | Show Schedules

- 1 Select **Management & Maintenance**.
[Return to Table of Contents](#)
- 2 Select **Recurring & Future Payments**.
- 3 From the dropdown, select **Biller Payments**.
[Return to Table of Contents](#)
- 4 Payment From, select **Account** from dropdown.
- 5 Select **Show Schedules**.

BSP | Welcome BANK SOUTH PACIFIC (BSP_Bank) | Your Last Login 26/10/2023 09:40 AM

Home | Payments & Transfers | **Management & Maintenance** | Enquiries | Services

Recurring & Future Payments | Maintain Payees & Billers | Account Management

Biller Payments

Select Account: CUSTOMER CHEQUE ACCOUNT | Show Schedules

Payment Date	Biller Name	Amount (FJD)	Frequency	Created Date
27/10/2023	Energy Fiji Limited	50.00	Monthly	26/10/2023
From Account : CUSTOMER CHEQUE ACCOUNT 86000668		End Date : 28/10/2023		
Biller Name : Energy Fiji Limited		Narration : EFL Bill		
Biller Reference : 987654				

Delete | Edit

- 6 List of scheduled Biller transactions is displayed. Select the drop-down arrow.
- 7 Select **Delete** or **Edit** the scheduled transaction.

Note:
 You cannot delete/edit a scheduled transaction a day before or on the scheduled date.

 You can only edit the Amount, Payment Frequency & Start Date fields.

4.2 Maintain Payees & Billers

4.2.1 Create a Payee

Welcome BANK SOUTH PACIFIC (BSP_Bank)
Your Last Login 18/10/2023 11:59 AM

Home | Payments & Transfers | **Management & Maintenance** | Enquiries | Services

Recurring & Future Payments | **Maintain Payees & Billers** | Account Management

Payees

Import Payee List | Create Payee

Search | Sort by Payee Name

Payee Name	Bank Name	Account Number	Account Currency	Payee Narration
Frank Adams	BANK OF SOUTH PACIFIC LIMITED, SUVA	8765279	FJD	allowance

1 Select **Management & Maintenance**.

2 Select **Maintain Payees & Billers**.

3 From the dropdown, select **Payees**.
Select **Create Payee**.

4 Enter **Payee Details**.

5 Select **Proceed**.

To **Delete** or **Edit** a Payee, select the dropdown arrow.

6 Verify Details & select **Confirm**.

7 Enter **OTP code** & select **Submit**.

8 Payee creation successful. Select **Done**.

Welcome BANK SOUTH PACIFIC (BSP.BANK)
Your Last Login 03/10/2024 03:22 PM

Home | Payments & Transfers | **Management & Maintenance** | Enquiries | Services

Recurring & Future Payments | **Maintain Payees & Billers** | Account Management

Payees

Create Payee

Payee Name | Account Number | Bank Name | Select Bank

Account Currency | Payee Narration | FJD

Payee Address | Address Line 1 | Address Line 2 | Address Line 3

+ Add Bank Details

Cancel | Proceed

Note: Account Number field accepts Alpha numeric account numbers up to 34 characters.

When creating an FCY payee, ensure that you amend the Account Currency accordingly.

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Bank Details ✕

Country

Afghanistan ✓

Bank Name

Bank Name

Bank Address

Address Line 1


Address Line 2

Address Line 3

Address Line 4

Bank BIC/SWIFT Code

BIC / SWIFT Code

Disclaimer : "Please ensure your details are correct to avoid delay in payments". 

Proceed

For FCY payees, if the foreign bank is not available in the dropdown, select the *+Add Bank Details* and fill in the details. Once completed select Proceed.

4.2.2 Create a Biller

Welcome BANK SOUTH PACIFIC (BSP_Bank)
Your Last Login 26/10/2023 10:11 AM

Home | Payments & Transfers | **Management & Maintenance** | Enquiries | Services

Recurring & Future Payments | **Maintain Payees & Billers** | Account Management

Billers

- Payees
- Billers**
- Mobile Top Up Payees
- Payee Groups
- Telecom Fiji Limited

Create Biller

Sort by: Biller Name

Biller Reference	Narration
987654	EFL Bill
654321	Phone Bill

1 Select **Management & Maintenance**.

2 Select **Maintain Payees & Billers**.

3 From dropdown, select **Billers**.

4 Select **Create Biller**.

5 Select **Biller** from dropdown.

To **Delete** or **Edit** a Biller, select the dropdown arrow.

Welcome BANK SOUTH PACIFIC (BSP_Bank)
Your Last Login 18/10/2023 11:59 AM

Home | Payments & Transfers | **Management & Maintenance** | Enquiries | Services

Recurring & Future Payments | **Maintain Payees & Billers** | Account Management

Billers

Create Biller

Biller Name:

Biller Reference:

Narration:

Cancel Proceed

6 Enter **Biller Reference**.

7 Enter **Narration**.

8 Select **Proceed**.

9 Verify Details & select **Confirm**.

10 Biller creation successful. Select **Done**.

Note:

Biller Reference is your account number with the Biller.

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4.2.3 Create Mobile Top Up Payees

The screenshot shows the BSP mobile app interface. At the top, there is a header with the BSP logo and a welcome message: "Welcome BANK SOUTH PACIFIC (BSP_Bank) Your Last Login 18/10/2023 11:59 AM". Below the header is a navigation bar with five tabs: Home, Payments & Transfers, Management & Maintenance (selected), Enquiries, and Services. Under the "Management & Maintenance" tab, there are three sub-sections: "Recurring & Future Payments", "Maintain Payees & Billers" (selected), and "Account Management". In the "Maintain Payees & Billers" section, there is a dropdown menu for "Mobile Top Up Payees" which is currently open. A "Create Payee" button is located to the right of the dropdown. Below the dropdown, there is a table with columns for "Payee Name", "Mobile Number", and "Telecom Provider". The table currently shows "No search result found".

- 1 Select **Management & Maintenance**.
- 2 Select **Maintain Payees & Billers**.
- 3 From dropdown, select **Mobile Top Up Payees**.
- 4 Select **Create Payee**.

The screenshot shows the BSP mobile app interface with the "Mobile Top Up Payees" form. The header and navigation bar are the same as in the previous screenshot. In the "Maintain Payees & Billers" section, the "Mobile Top Up Payees" dropdown is now closed. The form has three input fields: "Payee Name", "Mobile Number", and "Telecom Provider". The "Telecom Provider" dropdown is set to "Digicel". Below the form, there are two buttons: "Cancel" and "Proceed".

- 5 Enter Payee details.
- 6 Select **Proceed**.
- 7 Verify Details & select **Confirm**.
- 8 Enter OTP code & select **Submit**.
- 9 Creation Successful. Select **Done**.

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4.2.4 Create Payee Groups

The screenshot shows the BSP web application interface. At the top, there is a header with the BSP logo and a welcome message for 'BANK SOUTH PACIFIC (BSP_Bank)'. Below the header is a navigation bar with five main menu items: Home, Payments & Transfers, Management & Maintenance (highlighted), Enquiries, and Services. Under 'Management & Maintenance', there are three sub-menu items: Recurring & Future Payments, Maintain Payees & Billers (highlighted), and Account Management. The 'Payee Groups' page is displayed, featuring a search bar, a 'Sort by' dropdown menu set to 'Group Name', and a green 'Create Payee Group' button. The text 'No Payee Groups Found' is visible at the bottom of the page.

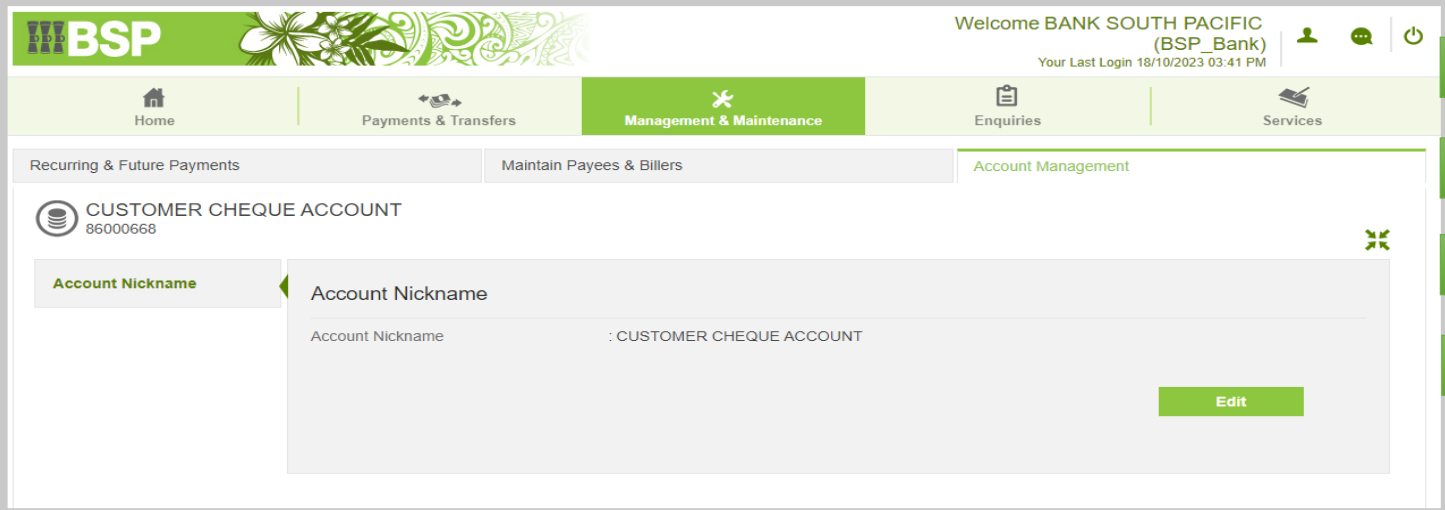
- 1 Select **Management & Maintenance**.
- 2 Select **Maintain Payees & Billers**.
- 3 From dropdown, select **Payee Groups**.
- 4 Select **Create Payee Group**.

The screenshot shows the 'Payee Group Creation' form in the BSP web application. The navigation bar and sub-menu items are the same as in the previous screenshot. The 'Payee Group Creation' form includes a text input field for 'Payee Group Name' and a green 'Select Payees' button. Below the form, there are two buttons: a grey 'Cancel' button and a green 'Proceed' button.

- 5 Create a Payee Group Name & select **Proceed**.
- 6 Select **Payees** from the dropdown.
- 7
- 8 Creation successful. Select **Done**.
Select Proceed & **Confirm**.

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4.3 Account Management: Allows you to transfer funds between your accounts as well as make loan or credit card repayments



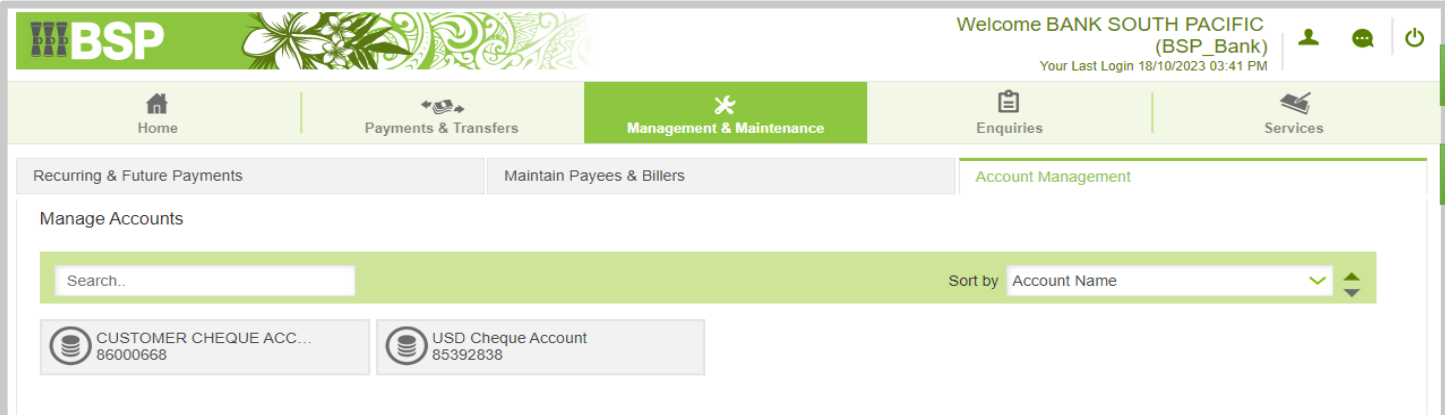
1 Select **Management & Maintenance**.

2 Select **Account Management**.

3 Select **Account**.

4 Select **Edit**.

The screenshot shows the BSP online banking interface. The top navigation bar includes 'Home', 'Payments & Transfers', 'Management & Maintenance' (highlighted), 'Enquiries', and 'Services'. Below this, there are tabs for 'Recurring & Future Payments', 'Maintain Payees & Billers', and 'Account Management'. The 'Account Management' section displays a list of accounts, with 'CUSTOMER CHEQUE ACCOUNT' (86000668) selected. An 'Account Nickname' field is visible, showing the current nickname as 'CUSTOMER CHEQUE ACCOUNT'. An 'Edit' button is located at the bottom right of the account details.



5 Amend Account Nickname.

6 Select **Proceed & Confirm**.

The screenshot shows the 'Manage Accounts' section of the BSP online banking interface. It features a search bar and a 'Sort by' dropdown menu set to 'Account Name'. Two accounts are listed: 'CUSTOMER CHEQUE ACC...' (86000668) and 'USD Cheque Account' (85392838). The 'CUSTOMER CHEQUE ACC...' account is selected, and the 'Edit' button from the previous screenshot is now visible, indicating the user is in the process of amending the account nickname.



7 Amendment Successful. Select **Done**.

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The screenshot shows a confirmation message: 'Account nickname has been changed.' with a green checkmark icon. A 'Done' button is located at the bottom right of the message box.

5.0 Enquiries

Allows you to enquire and download your interim account statements, to view your account Payment and Transaction History.

5.1 Transaction History

The transaction history details the transactions associated with the financial activities of your selected account. The transaction history includes both withdrawal and deposit details. You can view, print or download the interim statement for the current month, previous six months or for a specific date range. Please note that if you choose to customise your search, that you can only search within 6-month intervals.

The screenshot displays the BSP online banking interface. At the top, the BSP logo is on the left, and the user is logged in as 'BANK SOUTH PACIFIC (BSP_Bank)' with a last login time of 18/10/2023 03:41 PM. The navigation menu includes Home, Payments & Transfers, Management & Maintenance, Enquiries (highlighted), and Services. The main content area shows the 'Transaction History' section for a 'CUSTOMER CHEQUE ACCOUNT' (86000668) with an available balance of 100,134.00 FJD. The 'Select Period' is set to 'Last 3 Months', and the date range is from 18/10/2023 to 18/10/2023. There are buttons for 'Show History' and 'Reset', and a 'Download Transaction History' option set to 'CSV'. A table titled 'Last 3 months transactions' lists several transactions with columns for Date, Description, Credit (FJD), Debit (FJD), and Balance (FJD). A 'Quick Links' sidebar is visible on the right side of the page.

Date	Description	Credit (FJD)	Debit (FJD)	Balance (FJD)
18/10/2023	IB Outward TT Gift USD 100.00@ 0.4340 Lian Zoro SWIFT REF 231018-000034979		230.41	99,903.34
18/10/2023	SMS OTP FEE R#34972		0.25	100,133.75
18/10/2023	FCY Funds Transfer Inter accountTRF R#34934	200.00		100,134.00
18/10/2023	IB BILL PAYMENT WAF C#9862502 Water Bill R#34916		20.00	99,934.00
18/10/2023	IB BILL PAYMENT TFL C#654321 Phone Bill R#34915		20.00	99,954.00
18/10/2023	IB BILL PAYMENT EFL C#987654 EFL Bill R#34914		15.00	99,974.00
18/10/2023	IB FUNDS TRANSFER TO 8765279 allowance R#34911		2.00	99,989.00

- 1 Select Enquiries.
- 2 Select Transaction History.
- 3 Select Account from the dropdown.
- 4 Select Date Range.
- 5 Select Show History.
- 6 Select option whether to download or print Transaction History.



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5.2 Payment History: Allows you to transfer funds between your accounts as well as make loan or credit card repayments

- 1 Select Enquiries.
- 2 Select Payment History.
- 3 Select your Source Account & Payee.
- 4 Enter Amount & select Date Range.
- 5 Select Show Payments.
- 6 List of payments will be displayed. Option to View Receipt, Print Receipt or Repeat Payment.

<input type="checkbox"/>	Date	From Account	To Account	Action Taken	Amount	Currency	Status
<input type="checkbox"/>	18/10/2023	CUSTOMER CHEQUE ACCOUNT	Energy Fiji Limited	Bill Payment	1.00	FJD	SUCCESSFUL
		From Account :CUSTOMER CHEQUE ACCOUNT 86000668	To Account :Energy Fiji Limited				
		Transaction ID :000034906	Biller Reference :987654				
						View Receipt	Print Receipt
							Repeat Payment
<input type="checkbox"/>	18/10/2023	CUSTOMER CHEQUE ACCOUNT	Energy Fiji Limited	Bill Payment	15.00	FJD	SUCCESSFUL

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6.0 Services

6.1 Order Cheque Book

Allows you to place an order for a new cheque book for your nominated cheque account.

Welcome BANK SOUTH PACIFIC (BSP_Bank)
Your Last Login 18/10/2023 03:41 PM

Home | Payments & Transfers | Management & Maintenance | Enquiries | **Services**

Order Cheque Book | Stop Cheque

Order Cheque Book

Account: Select Account

Number Of Cheque Books: [Input Field]

Delivery Mode:
 Post by Mail
 Branch Pick Up

Proceed

1

Select **Services**.

2

Select **Order Cheque Book**.

3

Select Cheque **Account** & Enter **Number of Cheque Books**.

4

Select **Delivery Mode**.

Welcome BANK SOUTH PACIFIC (BSP_Bank)
Your Last Login 18/10/2023 03:41 PM

Home | Payments & Transfers | Management & Maintenance | Enquiries | **Services**

Order Cheque Book | Stop Cheque

Order Cheque Book

Account: CUSTOMER CHEQUE ACCOUNT
86000668

Number Of Cheque Books: 1

Mode: Delivery to Postal Address

We acknowledge receiving your cheque book request. To follow up, you may call our 24 hour Customer Care Centre on 132 888 locally or +679 3214300 if you are overseas.

Done

5

Select **Proceed** & Confirm.

6

Transaction Completed. Select **Done**.

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6.2 Stop Cheque

Allows you to request the Bank to place a “stop notice” on an unrepresented cheque.

The screenshot shows the 'Stop Cheque' form in the BSP web portal. The header includes the BSP logo, navigation tabs (Home, Payments & Transfers, Management & Maintenance, Enquiries, Services), and user information (Welcome BANK SOUTH PACIFIC (BSP_Bank), Your Last Login 18/10/2023 03:41 PM). The form contains the following fields:

- Account:** A dropdown menu with 'Select Account'.
- Cheque Number:** A text input field.
- Reason for Stop:** A dropdown menu with 'Issued in Error' selected.
- Commentary:** A text input field.
- Proceed:** A green button.

- 1 Select **Services**.
- 2 Select **Stop Cheque**.
- 3 Select **Account** & Enter **Cheque Number**.
- 4 Select **Reason for Stop** from the dropdown.
- 5 Enter **Commentary** & select **Proceed**.

The screenshot shows the 'Stop Cheque' confirmation screen. The header is identical to the previous screenshot. The form displays the following details:

- Account:** CUSTOMER CHEQUE ACCOUNT 86000668
- Cheque Number:** 1
- Reason for Stop:** Stolen
- Commentary:** FRCS payment
- Buttons:** Back, Cancel, Confirm.

- 6 Verify Details & **Confirm**
- 7 Transaction completed. Select **Done**.

*** End of Document***

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