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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.

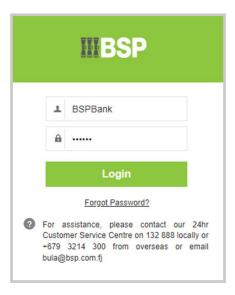
1.0 Getting Started

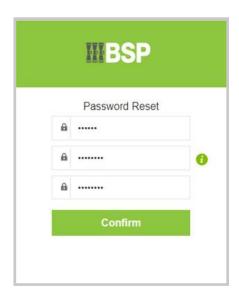
1.1 Login to Internet Banking (IB)

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



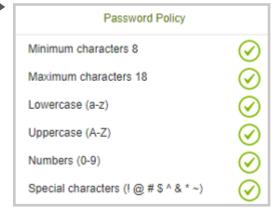
Enter your Internet Banking username and password in the spaces provided.

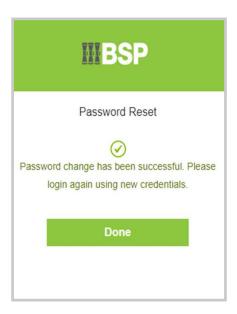




For first time users, you will be prompted to change your password and accept the terms and conditions of use. User password must contain the following:

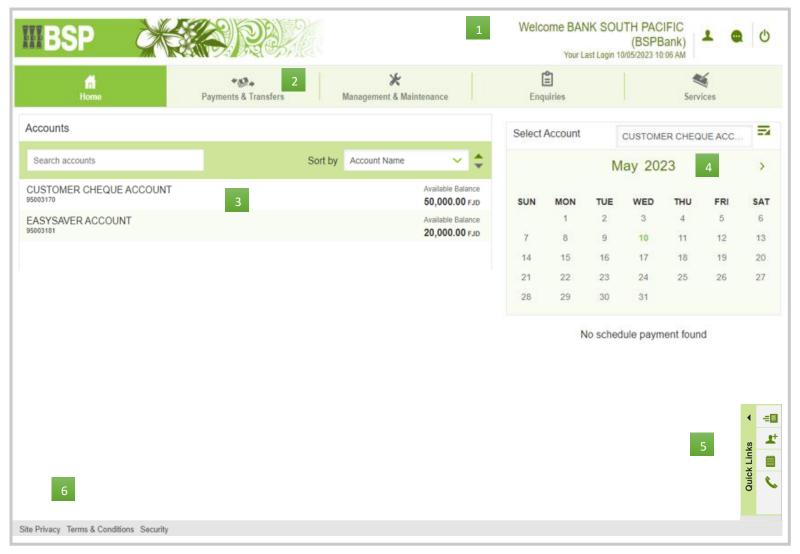






2.0 Homepage

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



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:

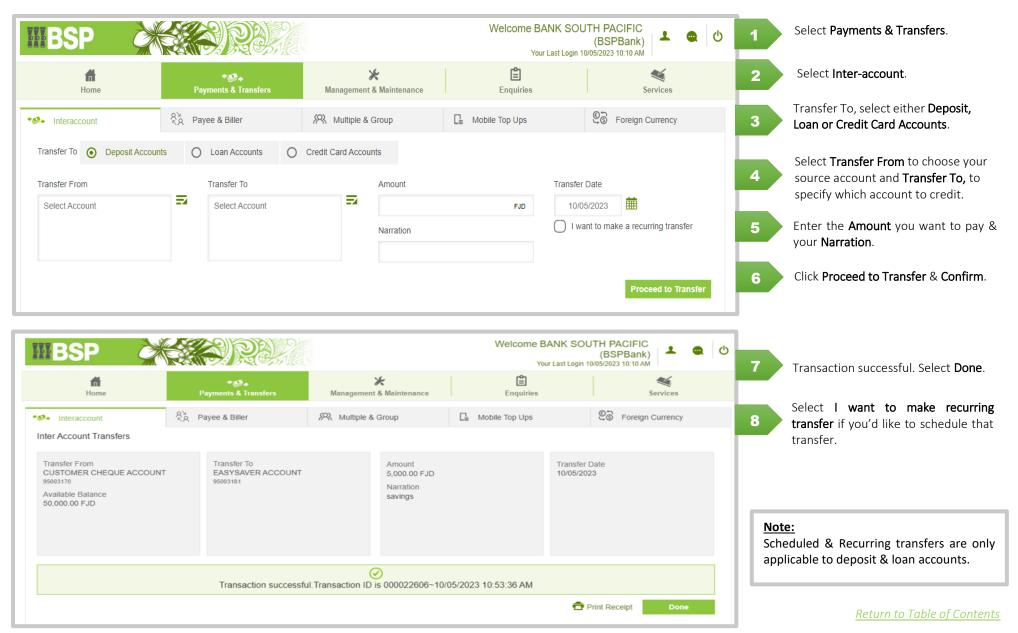
- Ad Hoc or one off payments
- Add payee
- Payment History
- Contact us

6. Footnotes

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

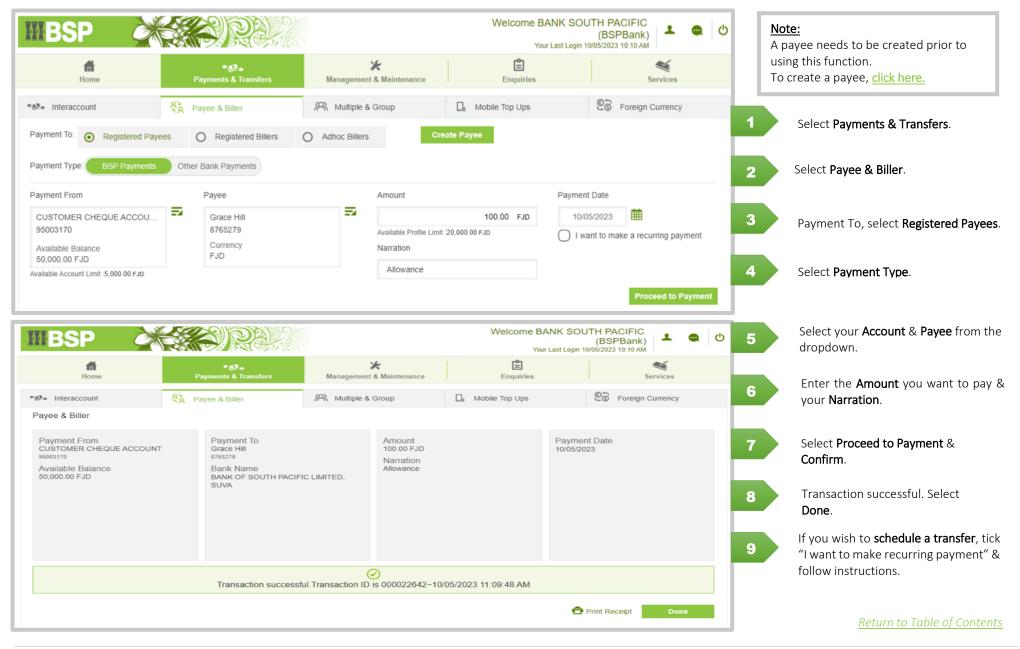
3.0 Payments & Transfers

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

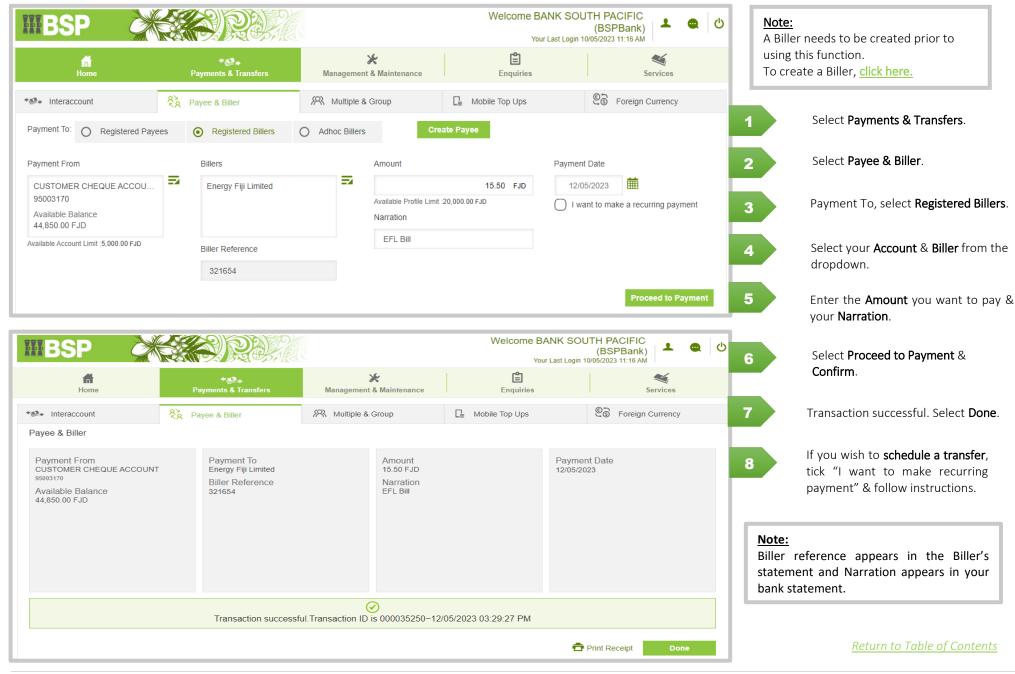


3.2 Payee & Biller: Allows you to transfer money or pay other individuals and companies.

3.2.1 Registered Payee

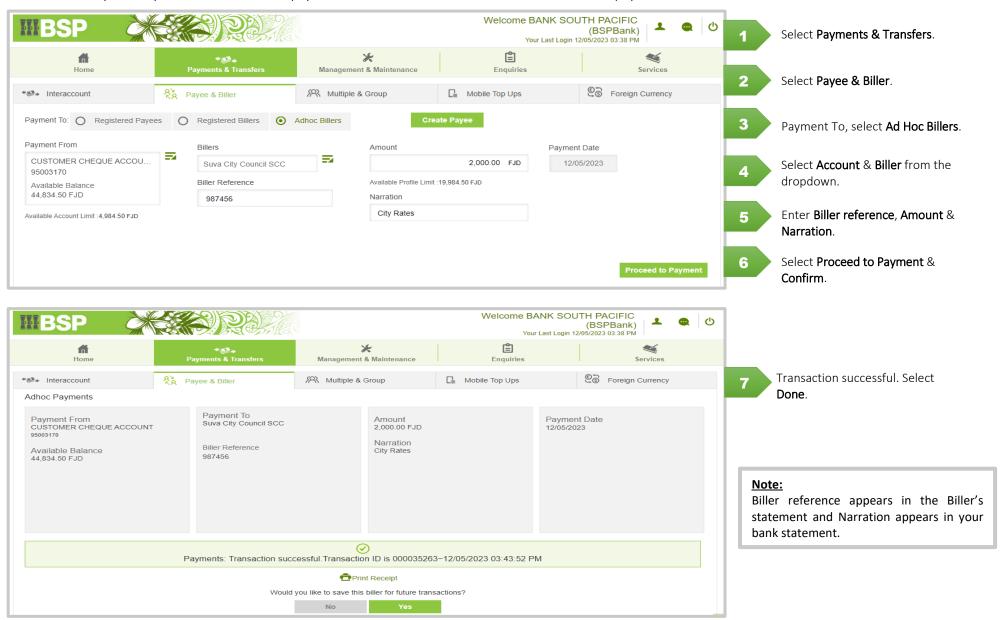


3.2.2 Registered Biller



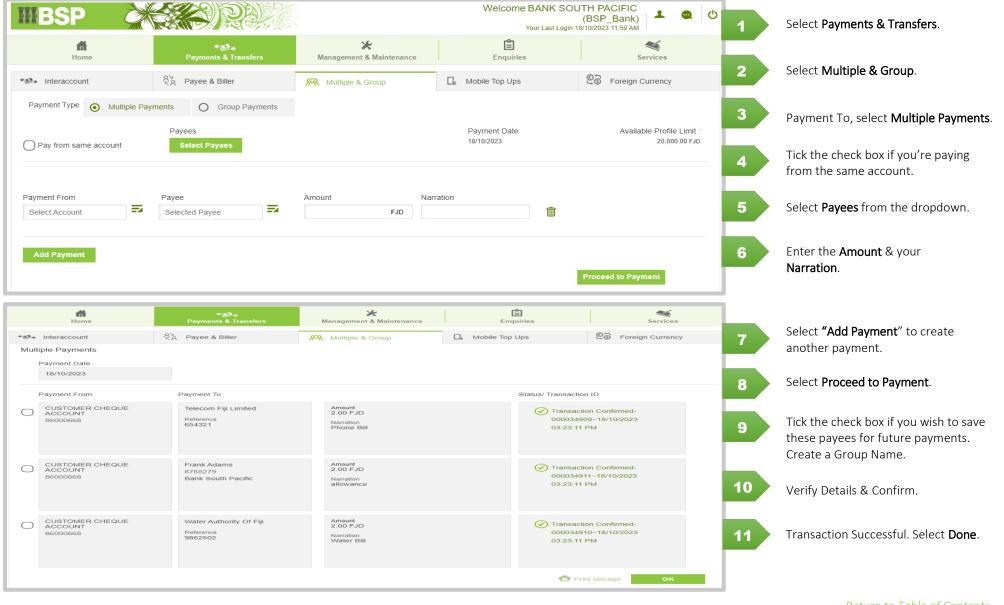
3.2.3 Ad hoc Biller

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



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



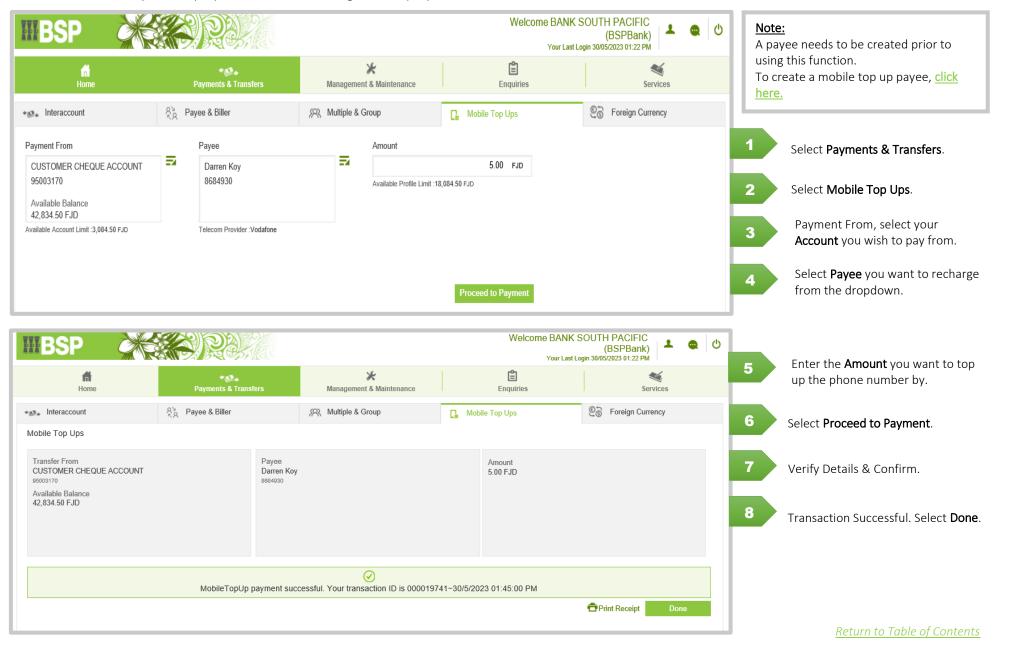
3.3.2 Group Payments

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



3.4 Mobile Top Ups:

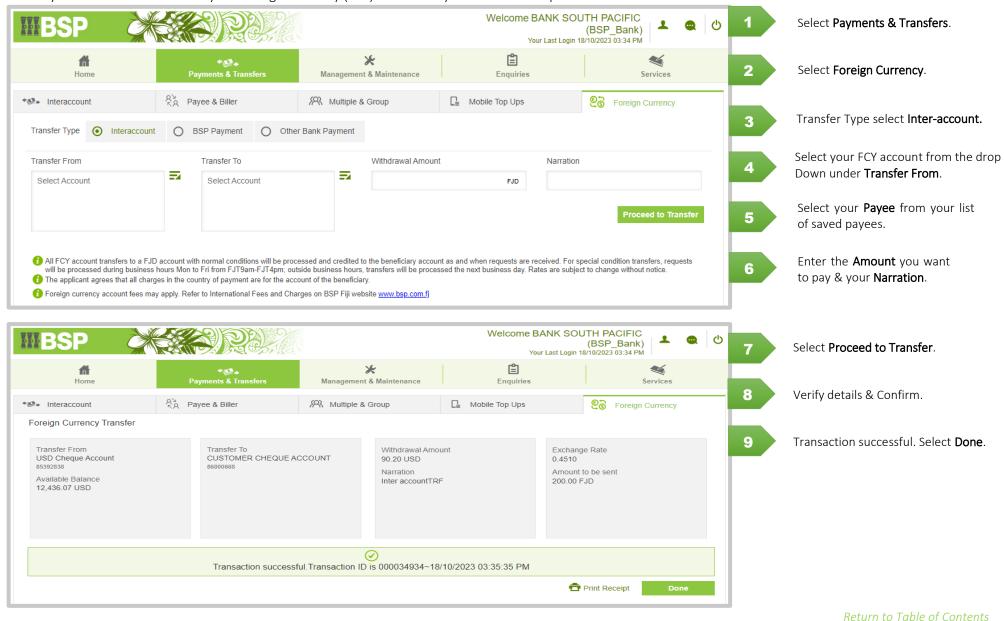
This function enables you to top-up a saved Vodafone/Digicel/Inkk prepaid mobile number.



3.5 Foreign Currency:

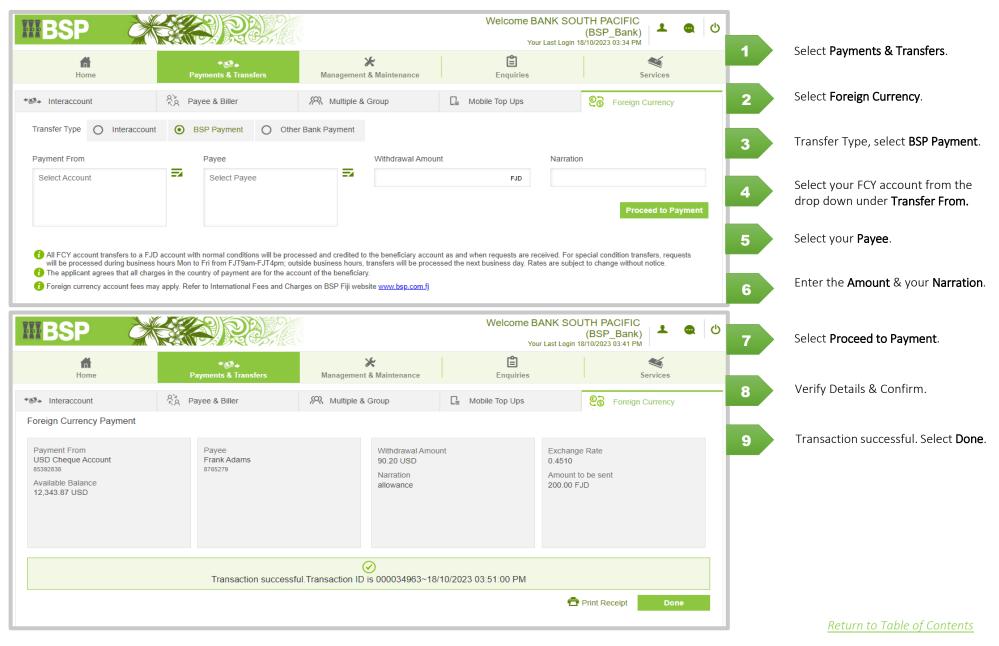
3.5.1 Inter-account Transfer

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



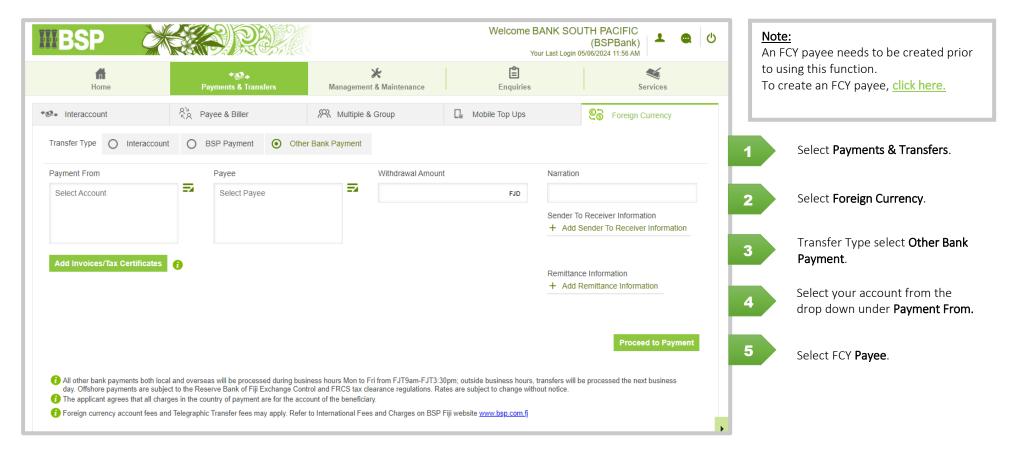
3.5.2 BSP Payment Transfer

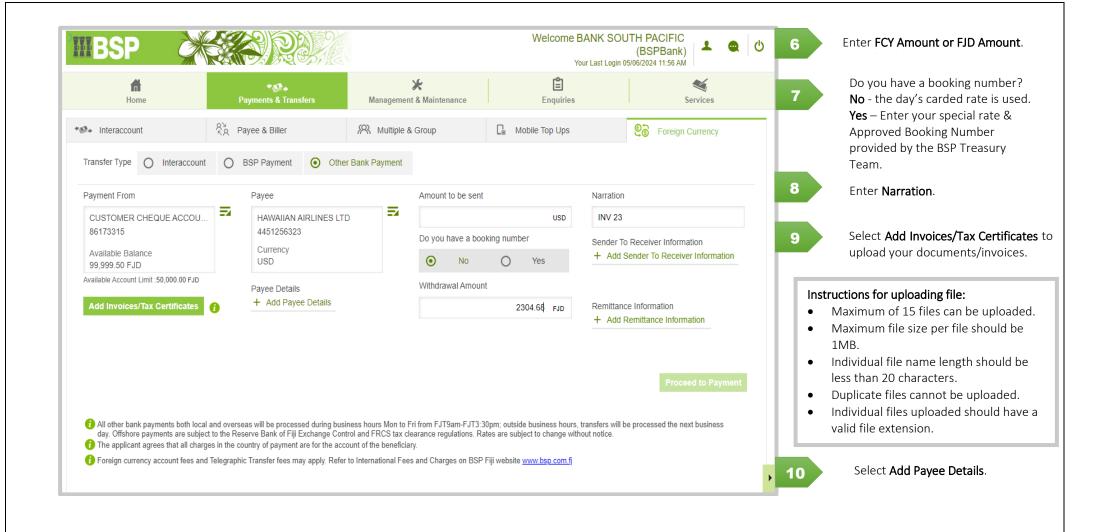
Allows you to transfer funds from your Foreign Currency (FCY) account to other BSP deposit accounts.

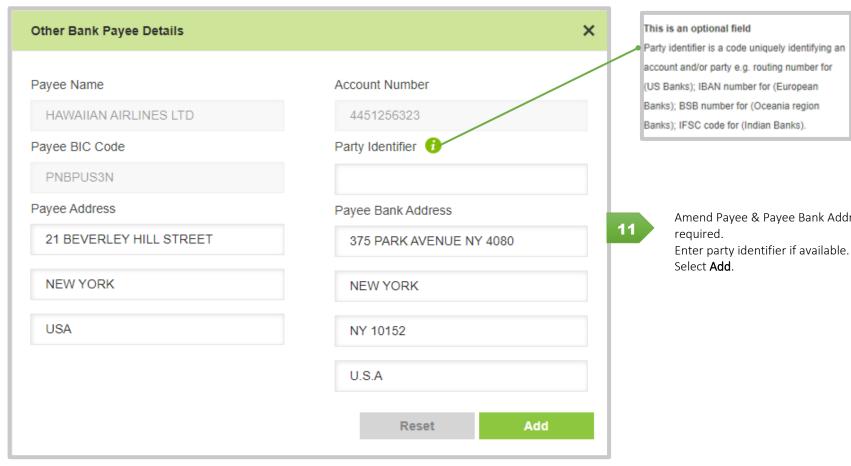


3.5.3 Other Bank Payment Transfer

Allows you to transfer funds offshore.



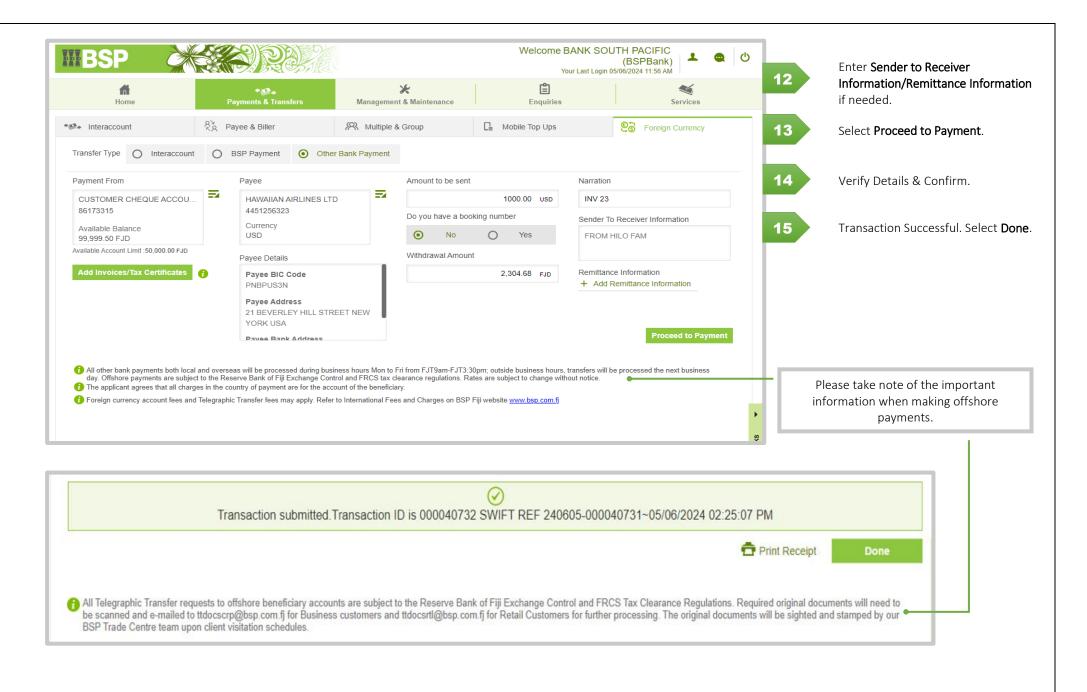




account and/or party e.g. routing number for (US Banks); IBAN number for (European Banks); BSB number for (Oceania region Banks); IFSC code for (Indian Banks).

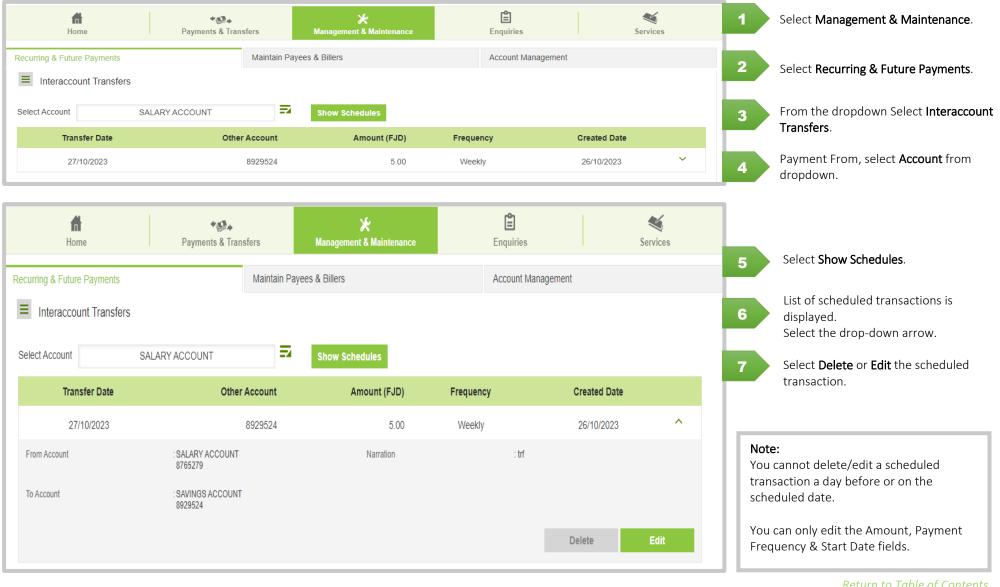
Amend Payee & Payee Bank Address if

Enter party identifier if available.

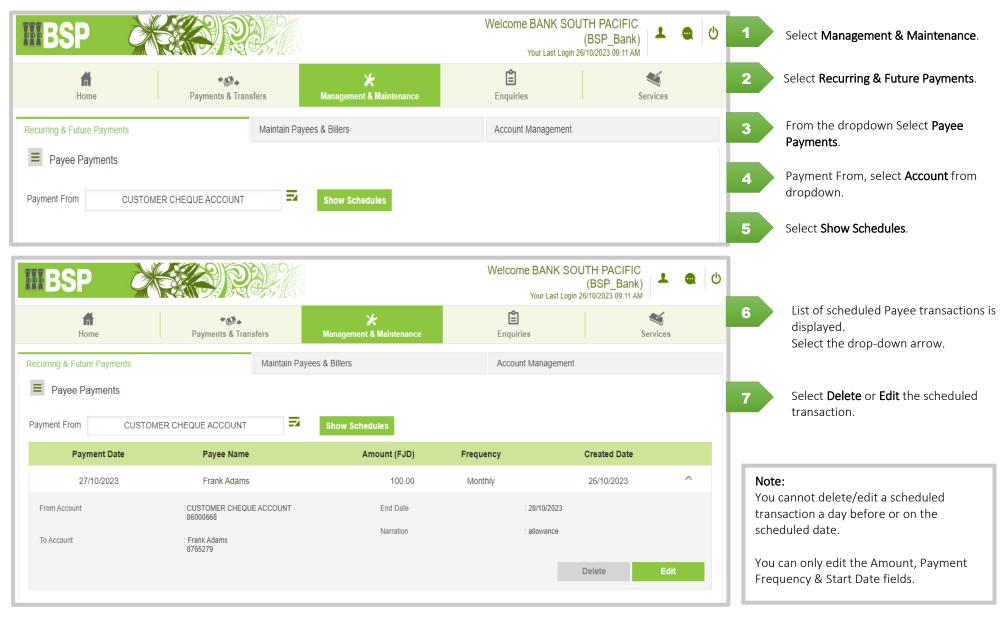


4.0 Management & Maintenance

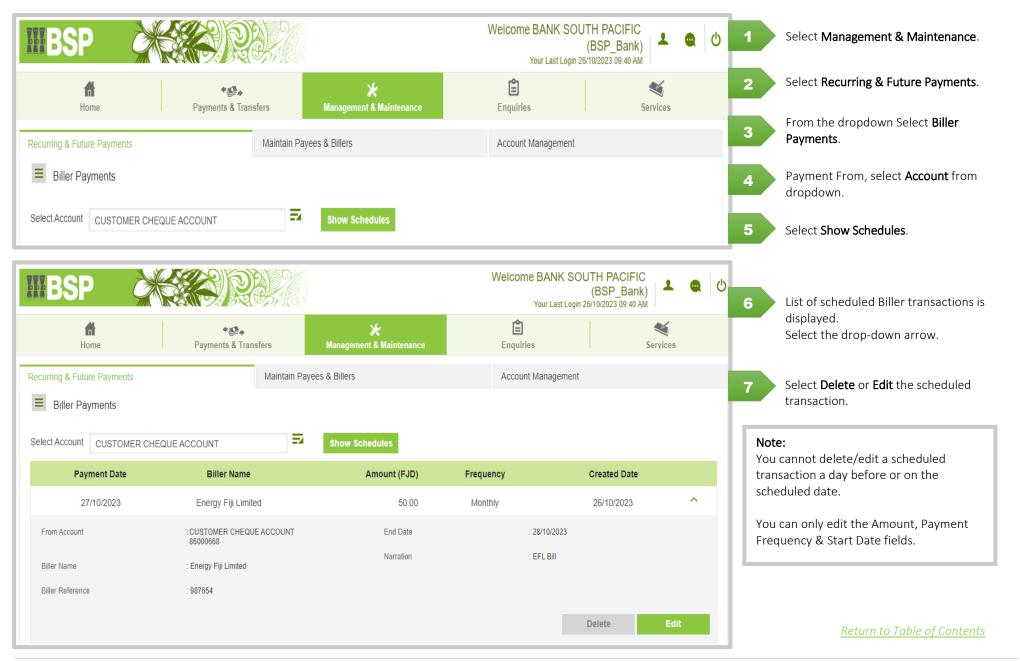
- 4.1 Recurring & Future Payments: Allows you to view or edit any of the recurring & future payments.
- 4.1.1 View or Edit Inter account Scheduled Transfers



4.1.2 View/ Edit Scheduled Payee Payments

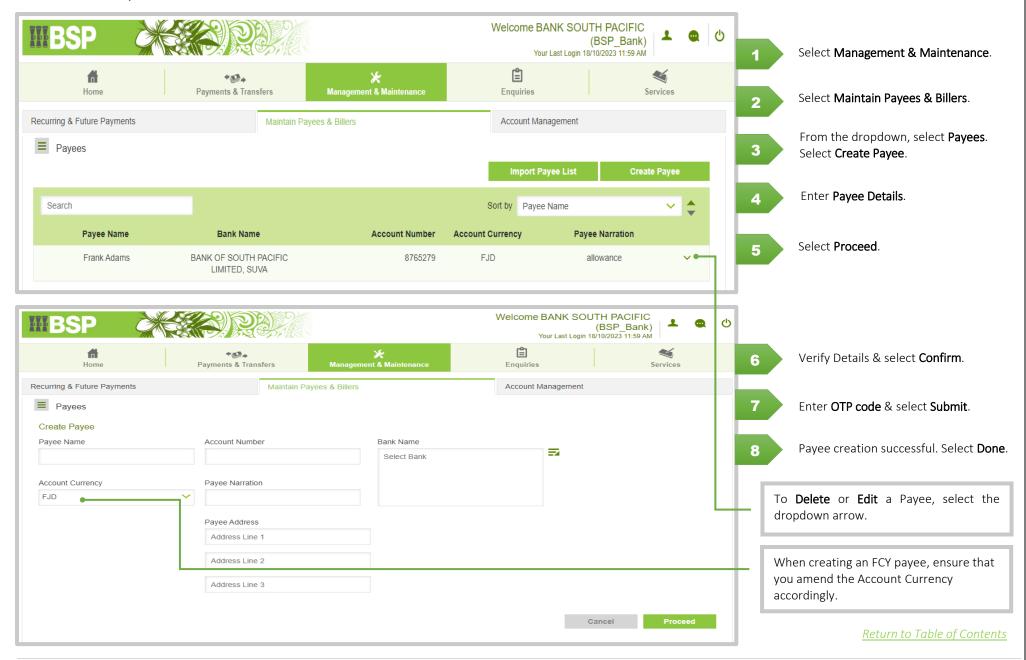


4.1.3 View/Edit Scheduled Biller Payments

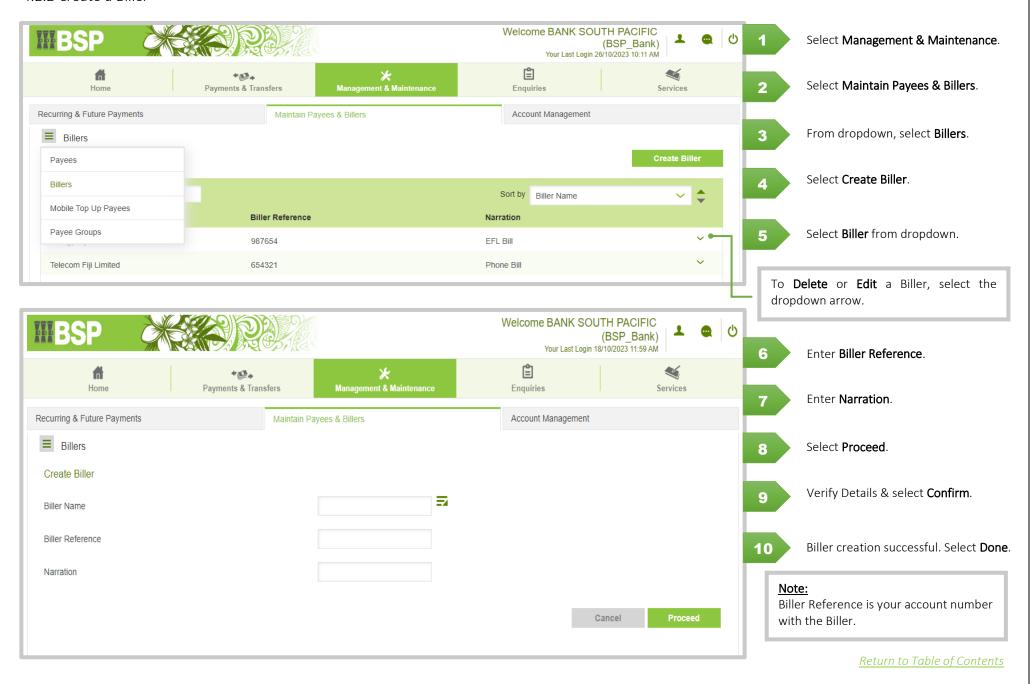


4.2 Maintain Payees & Billers

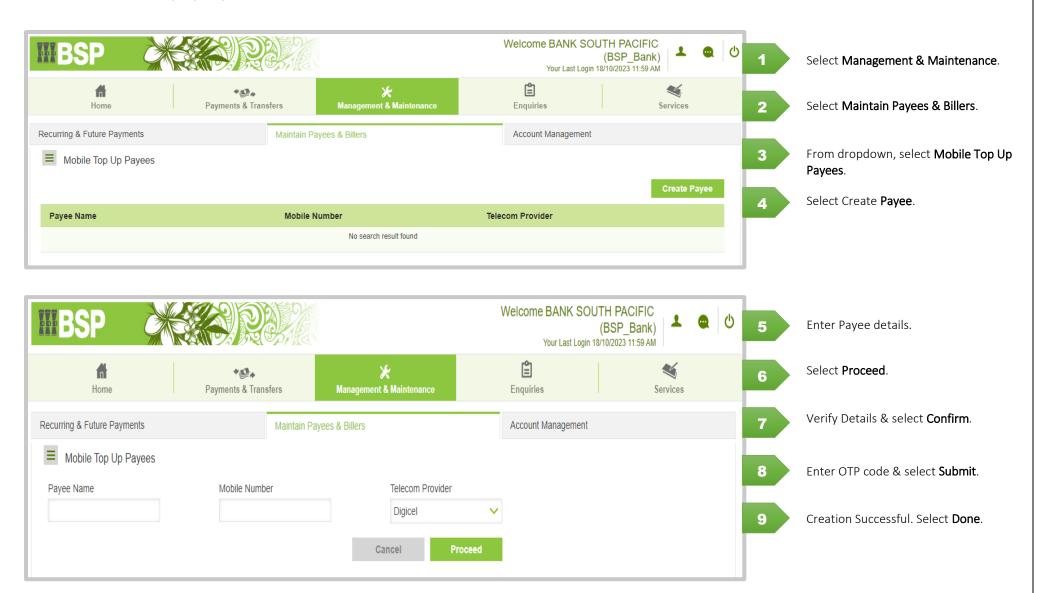
4.2.1 Create a Payee



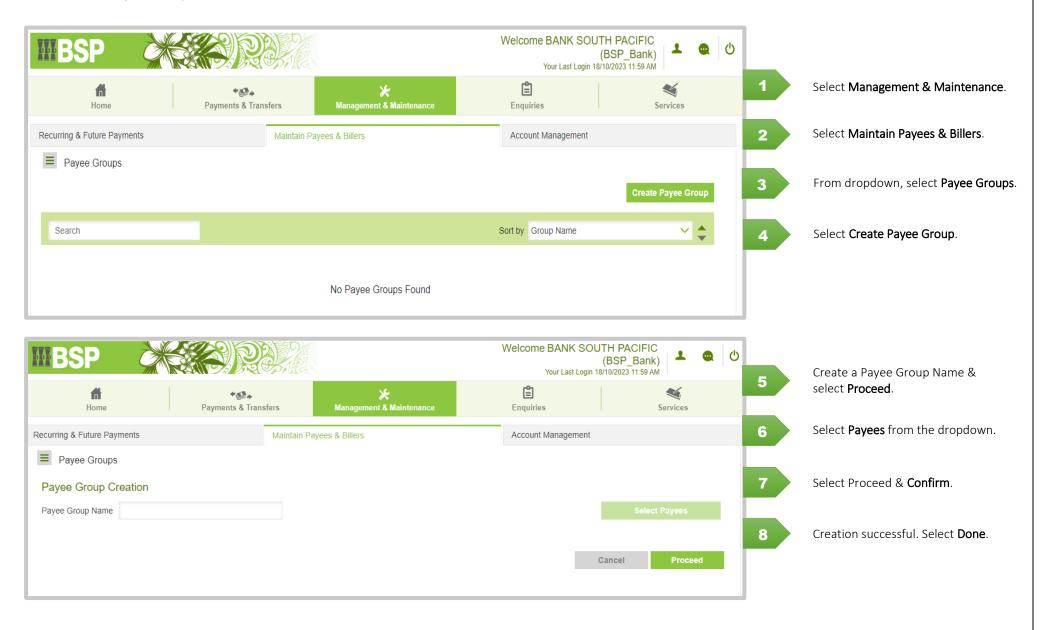
4.2.2 Create a Biller



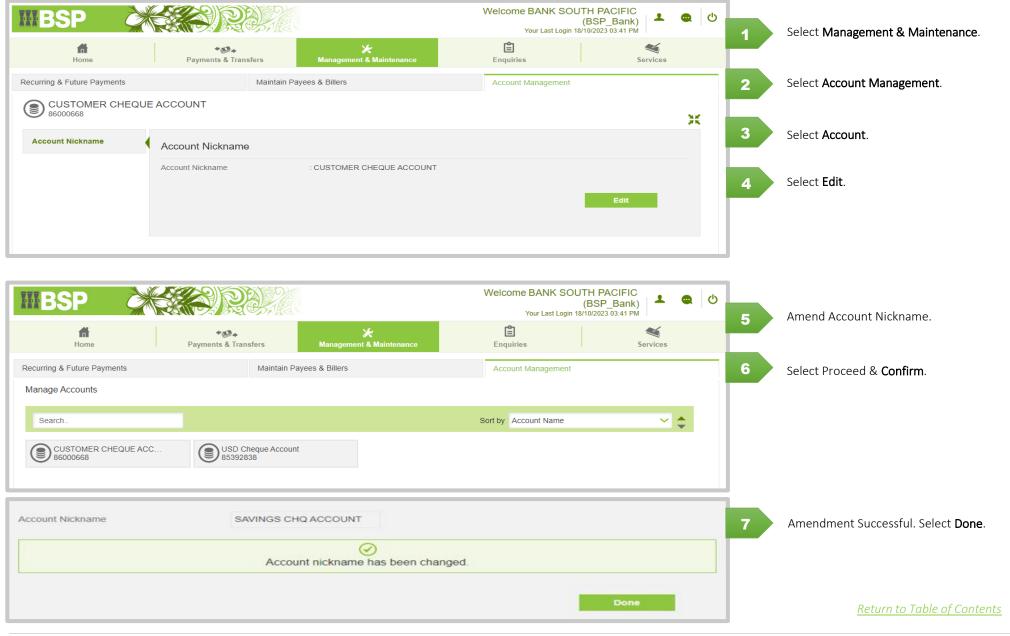
4.2.3 Create Mobile Top Up Payees



4.2.4 Create Payee Groups



4.3 Account Management: Allows you to create a nickname to the account.

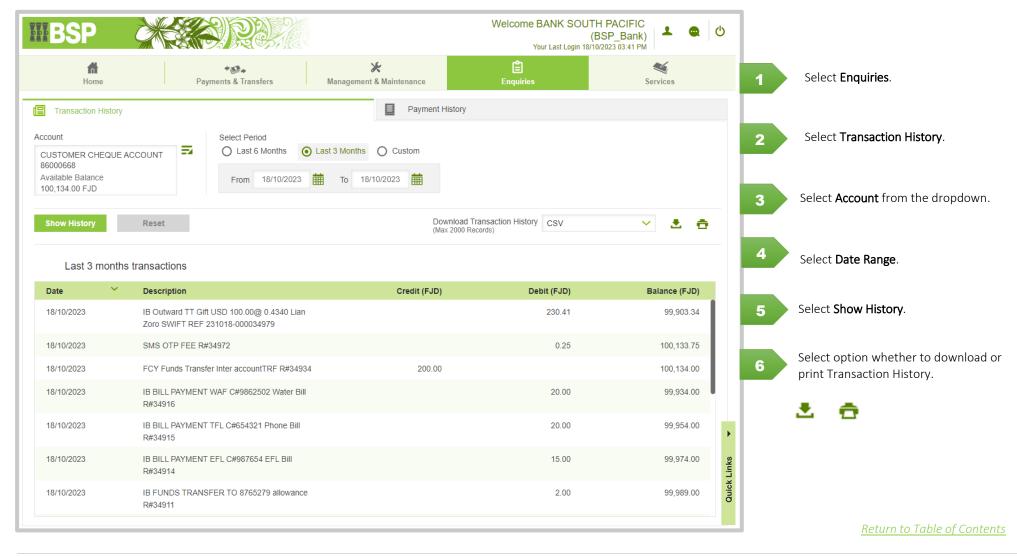


5.0 Enquiries

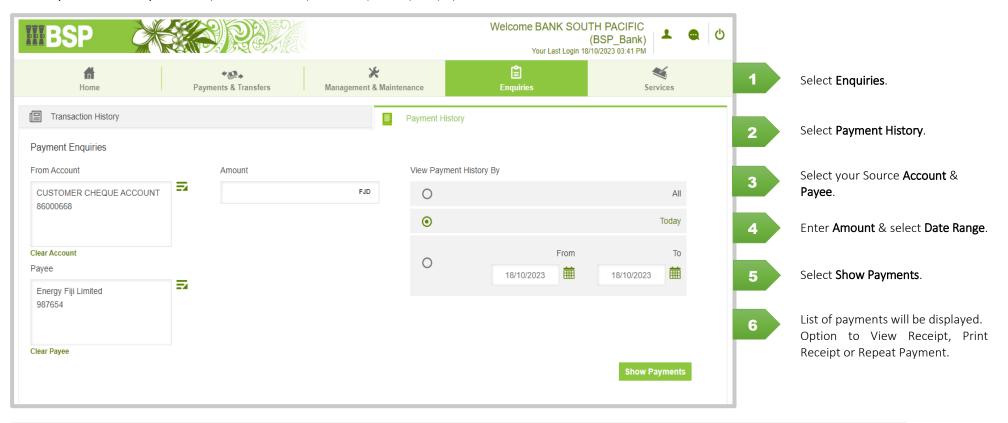
Allows you to enquire and download your interim account statements, to view your account Payment and Transaction History.

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.



5.2 Payment History: Allows you to view and print receipts for past payments.

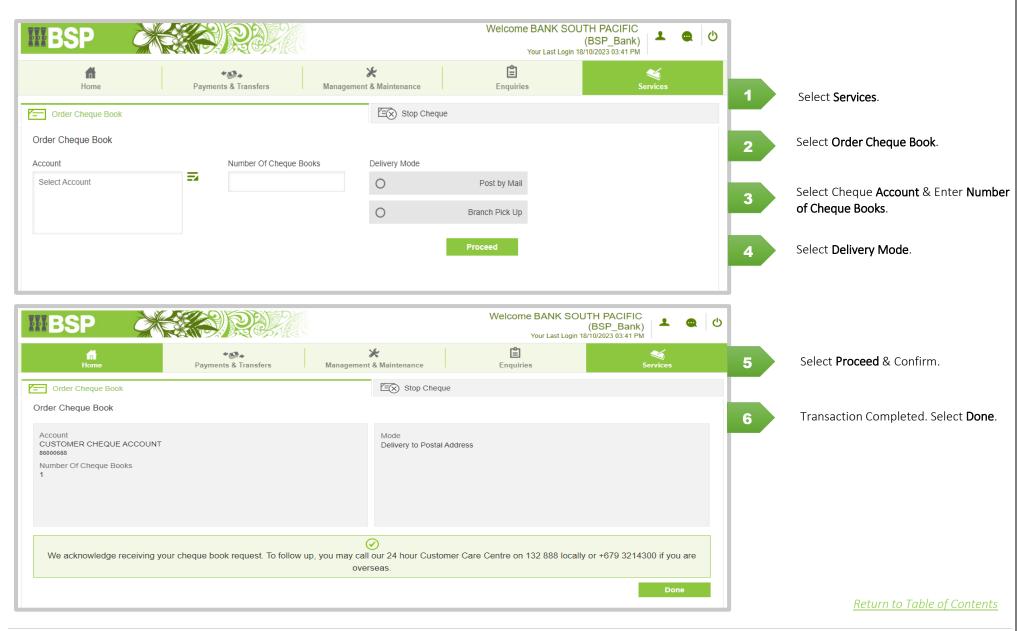


0	Date	~	From Account	To Account	Action Taken	Amount	Currency	Status	
0	18/10/202	23	CUSTOMER CHEQUE ACCOUNT	Energy Fiji Limited	Bill Payment	1.00	FJD	SUCCESSFUL	^
Fron	n Account		:CUSTOMER CHEQUE ACCOUNT 86000668		To Account	:Energy Fiji Limite	ed		
Tran	saction ID		:000034906		Biller Reference	:987654			
View Receipt					ayment				
0	18/10/202	23	CUSTOMER CHEQUE ACCOUNT	Energy Fiji Limited	Bill Payment	15.00	FJD	SUCCESSFUL	~

6.0 Services

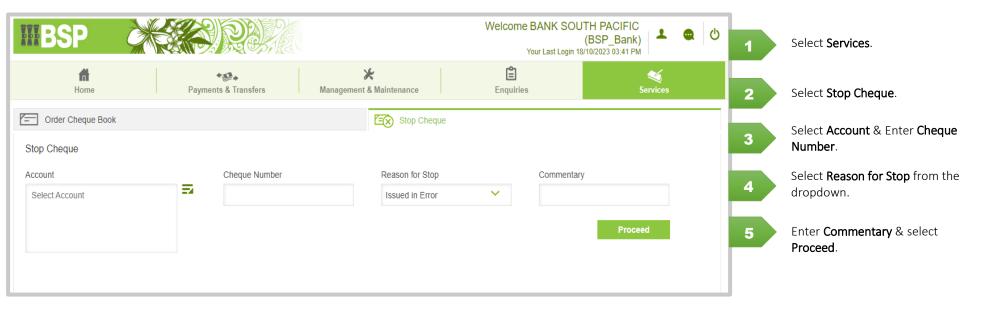
6.1 Order Cheque Book

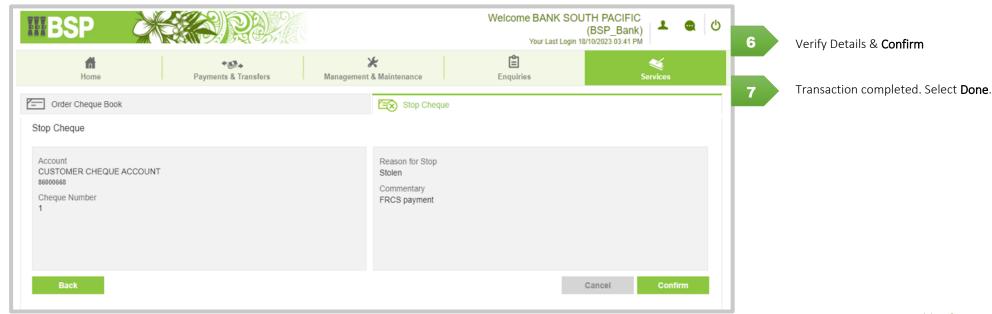
Allows you to place an order for a new cheque book for your nominated cheque account.



6.2 Stop Cheque

Allows you to request the Bank to place a "stop notice" on an unpresented cheque.





*** End of Document***

