BSP Fiji Digital User Guide for Business Banking Customers

This is an interactive document. You can click on the subject that you need assistance with from the Table of Contents below and go directly to the relevant page or read the whole document page by page.
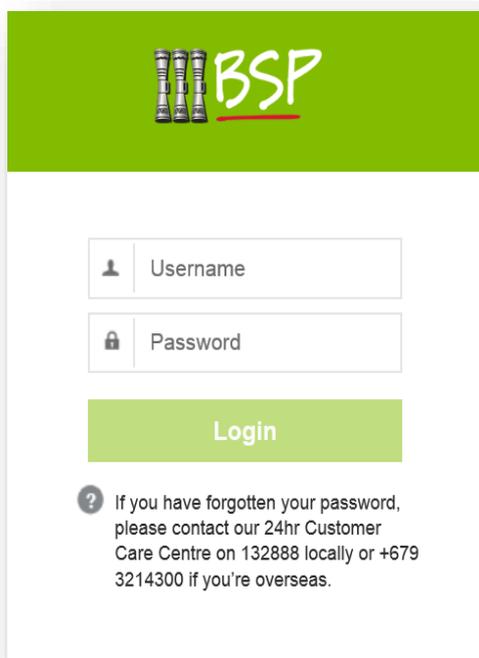
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Introduction

BSP's Digital Banking is a secure application allowing your business to access and manage your banking needs online 24hours, 7days a week from the convenience of their office, home or just on the go.

This guide offers to help you navigate the features available to you to optimise the benefits it has to offer.

1. Log On

BSP Webpage: www.bsp.com.fj

Enter the following:
1. Username – case sensitive
2. Password

Password should contain the following:

Password Policy	
Minimum characters 8	✓
Maximum characters 18	✓
Lowercase (a-z)	✓
Uppercase (A-Z)	✓
Numbers (0-9)	✓
Special characters (! @ # $ ^ & * ~)	✓

Login

If you have forgotten your password, please contact our 24hr Customer Care Centre on 132888 locally or +679 3214300 if you're overseas.

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2. Check your Account Balance

Accounts that have no restrictions will be made available online to review the account balance and transaction history. Check your accounts at any time – 24x7!

Accounts can be sorted in the following order ──▶

Click on any account to display the last 10 Transactions. **Available Balance** states cleared Funds only and may be used to transact online.

The Last 10 Transactions View:

| Date	Description	Credit (FJD)	Debit (FJD)	Running Balance (FJD)
31/03/2018	CHQ COL FEE		4.80	581,769.12
31/03/2018	ACTY FEE		8.10	581,773.92
31/03/2018	SERV FEE		5.00	581,782.02
20/03/2018	BIB SALARY FEE R#11552		3.30	581,787.02
20/03/2018	BIB SALARY PAYMENT salary batch R#11549		2,580.63	581,790.32
16/03/2018	CHQ DEP or	1,526.00		584,370.95
15/03/2018	CHQ DEP or 1515 justice lautoka	575.75		582,844.95
15/03/2018	CHQ DEP deposit	504.09		582,269.20
14/03/2018	CHQ DEP deposit	21.80		581,765.11
13/03/2018	CHQ DEP DEPOSIT	10.90		581,743.31

3. Making Payments with ease
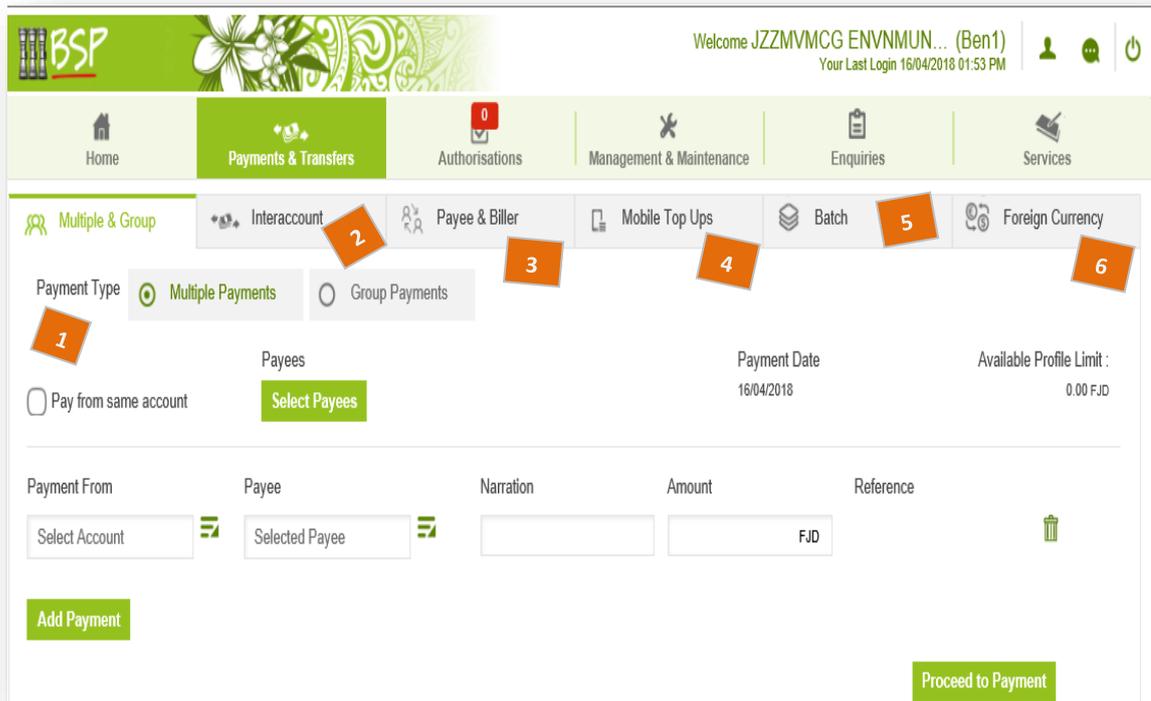
Conduct payments online between linked accounts, transfers to other BSP accounts, to other bank accounts, pay Bills online, Top-up a Mobile Phone (Vodafone, Digicel, Inkk), pay salaries/wages or vendors online and perform foreign currency transfers.

Here's how:

There are 2 payment options available:

1. Allows up to 20 payments to be prepared in one listing from either the same account or from different accounts.
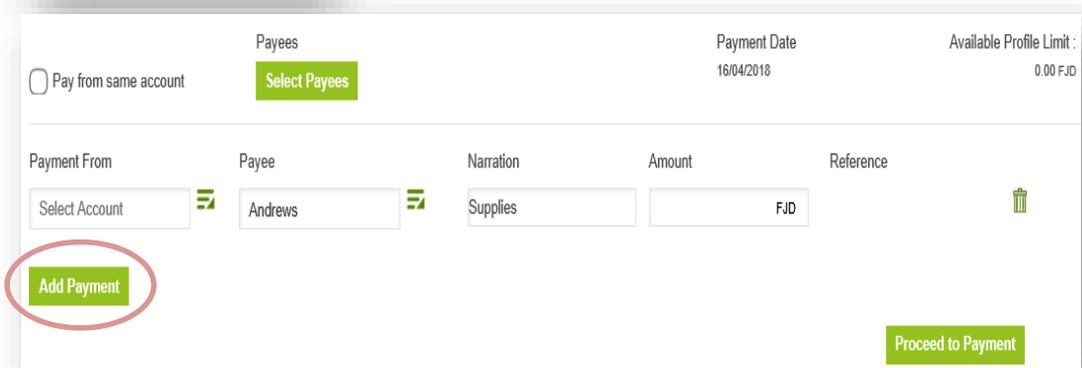
2.

Group Payments

Create a Group payment for easy payment management. Multiple Groups payments may be created.

	Account	Payee Group	Payment Date	Available Profile Limit :
☑ Pay from same account	Select Account	Weekly Suppliers 2 Pay...	16/04/2018	0.00 FJD

Payment From	Payee	Narration	Amount	Reference
Select Account	Andrews	Supplies	FJD	
Select Account	James	Payment	FJD	

Proceed to Payment

2

Interaccount

Transfer funds between your linked business accounts with ease.

Transfer To ◉ Deposit Accounts   ○ Loan Accounts   ○ Credit Card Accounts

Transfer From	Transfer To	Amount	Transfer Date
Select Account	Select Account	FJD	16/04/2018
		Narration	☐ I want to make a recurring transfer

Schedule payments

Proceed to Transfer

Frequency: Weekly, Monthly, Fortnightly, Quarterly, Half Yearly, Annually

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3

Payee & Biller

Pay anyone else with BSP account or with another bank account including your Bill payments.

Payment To: ◉ Registered Payees   ○ Registered Billers   ○ Adhoc Billers

Payment Type: BSP Payments   Other Bank Payments   Create Payee

Payment From	Payee	Amount	Payment Date
Select Account	Select Payee	FJD	16/04/2018
		Available Profile Limit : 0.00 FJD	☐ I want to make a recurring payment
		Narration	

Proceed to Payment

4

Mobile Top Ups

Update your work or personal mobile phones is now available online!

Payment From

Select Account

Payee

Select Payee

Amount

FJD

Available Profile Limit : **0.00** FJD

Proceed to Payment

5

Batch

View your previous Batch payments or create a new Batch payment online.

Choose Option ○ View Batch History   ◉ Initiate Batch Payment

Account

Select Account

Payment Type

◉ Salary Payments

○ Vendor Payments

Single Debit Narration

Total Payment Amount

FJD

Available Profile Limit : **0.00** FJD

Import Payment List

Choose File   ⓘ Upload Instructions

Proceed

6

Foreign Currency

1. ◉ Interaccount   2. ◉ BSP Payment

Payment From

Select Account

Payee

Select Payee

Amount

FJD

Narration

Proceed to Payment

Transfer funds between Foreign Currency Accounts is readily available.

3.

Same day transfers internationally provided payments are received before the cut-off time

4. Authorising all requests on the go

Account Signatories can log on and approve payments from anywhere in the world with an internet connection. All pending approvals will be displayed online according to your signing mandate held with BSP.

Number of pending authorisations will display awaiting approval.

The Authorisations Tab will display the number of payments awaiting approval from the different types of Request types.
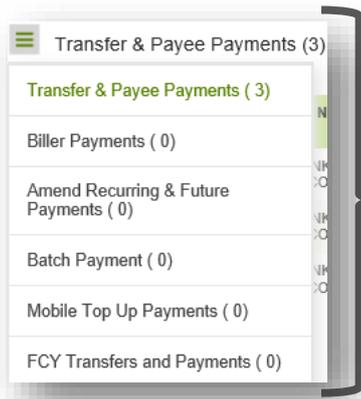

1. Transaction Requests

|	From Account Number	From Account Name	To Account Number	To Account Name	Amount	Currency	Created By	Date & Time	1st Authoriser	2nd Authoriser
○	211126	BUSINESS BANKING CHEQUE ACCOUN	BIC Code: BRED A/C:123456	James	10.00	FJD	Ben1	16/04/2018 04:52 PM		
○	211126	BUSINESS BANKING CHEQUE ACCOUN	BIC Code: ANZ A/C:1234567	Andrews	10.00	FJD	Ben1	16/04/2018 04:52 PM		
○	211115	BUSINESS BANKING CHEQUE ACCOUN	BIC Code: ANZ A/C:1234567	Andrews	10.00	FJD	Ben1	16/04/2018 04:12 PM		

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In the **Transactions Tab** – there are 6 different approval Requests. Each Request can be expanded to review more details before deciding to approve or decline the request.

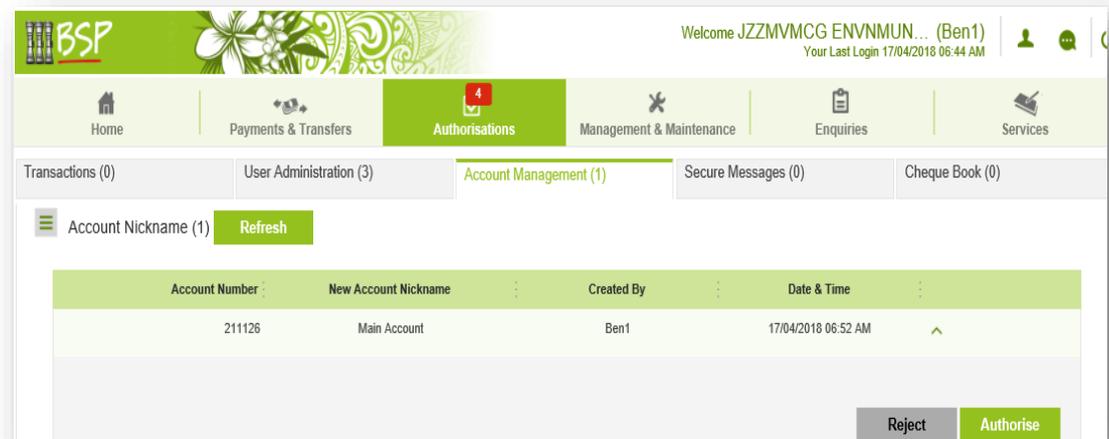Requests approved generates a confirmation and Transaction ID. The *Initiator* may also reject their own Requests

2. **User Administration Requests**
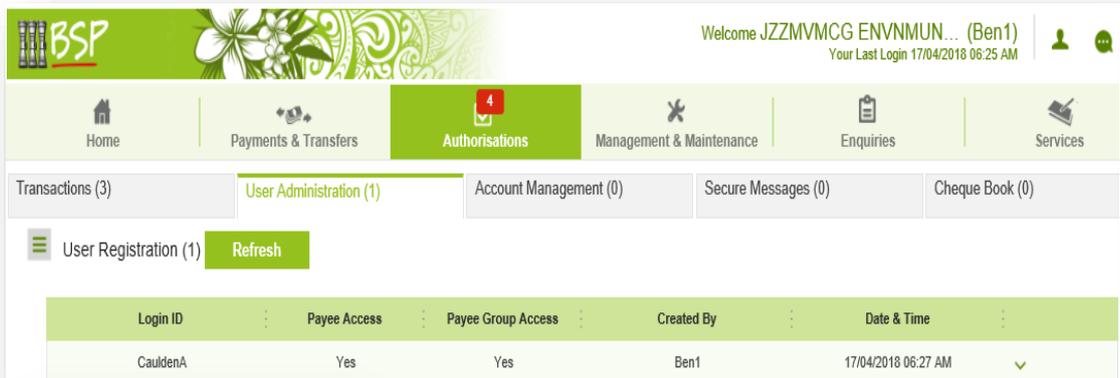
In the **User Administrations Tab** – there are 3 different approval requests corresponding to the **User Registration** performed online.
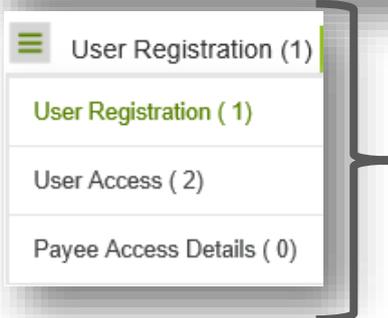
3. **Account Management Requests –** Account name display online only

4. **Secure Message Requests –** Messages to BSP Customer Care to be reviewed

5. **Cheque Book Requests** – will be delivered to your Postal Address or assigned Branch

5. Setting up Requests

1. **Recurring & Future Payments**

Allows you to view 3 Scheduled Payments:

Management & Maintenance

- Interaccount Transfers
- Payee Payments
- Biller Payments

2. **Maintain Payees & Billers**

| Import Payee List | Create Payee |

Search _____   Sort by [Payee Name ▾] ▲▼

Payee Name	Bank Name	Account Number	Account Currency	Payee Narration
Andrews	ANZ GROUP LIMITED SUVA FJ	1234567	FJD	Supplies ▲
				Delete **Edit**
Chris	WESTPAC BANKING CORPORATION,SUVA,FJ	9846351	FJD	Payments ▾
James	BRED BANK FIJI, SUVA , FJ	123456	FJD	Payment ▾
Joan	ANZ GROUP LIMITED SUVA FJ	1234345	FJD	payments ▾
Sally	BRED BANK FIJI, SUVA , FJ	36197456	FJD	Payments ▾

☰ Payees

Payees

Billers

Mobile Top Up Payees

Payee Groups

BSP
Welcome JZZMVMCG ENVNMUN... (Ben1)
Your Last Login 17/04/2018 08:42 AM

| 🏠 Home | 💲 Payments & Transfers | 📋 5 Authorisations | 🛠 Management & Maintenance | 📋 Enquiries | 🧹 Services |

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

☰ Payees

Import Payee List

| Digital - Payee Listing.txt | Choose File | ⓘ Upload Instructions |

Cancel   Import

File Format

	A	B	C	D
1	BSP	5125412	Edward Samson	Supplies
2	ANZ	6584651	Juiles Soya	Supplies
3	WBC	9800125	Theresa Adams	Supplies

3. **User Management**

Manage Users online at your convenience.   **Register New User**

BSP
Welcome JZZMVMCG ENVNMUN... (Ben1)
Your Last Login 17/04/2018 08:25 AM

| 🏠 Home | 💲 Payments & Transfers | 📋 3 Authorisations | 🛠 Management & Maintenance | 📋 Enquiries | 🧹 Services |

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

Register New User

First Name	Payee Access	Security Question	Mobile Number
Caulden	Yes ◉ No ○	Primary School	7024049
Last Name	Payee Group Access	Answer	(Example : Local - 6798563, International - 914084567888896)
Andrews	Yes ◉ No ○	••••••••••••	
Login ID	Note: This feature allows you to enable a delegated user to create/modify/delete payees.	Confirm Answer	
CauldenA		••••••••••••	

Login Username

Cancel   Proceed

BSP
Welcome JZZMVMCG ENVNMUN... (Ben1)
Your Last Login 17/04/2018 08:25 AM

| 🏠 Home | 💲 Payments & Transfers | 📋 3 Authorisations | 🛠 Management & Maintenance | 📋 Enquiries | 🧹 Services |

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

Register New User

First Name Caulden	Payee Access Yes	Security Question Primary School	Mobile Number 7024049
Last Name Andrews	Payee Group Access Yes	Answer ••••••••	
Login ID CauldenA			

✓ User registration has been queued for authorisation for the user with login ID:CauldenA

Set Up User Access   Done

4.

Edit Account name display to make viewing accounts online easier.

6. Account Reconciliations

1.

Download your statements online by 6months, 3 months or enter a search date range.
Statements can be printed in the following formats: **.csv, .pdf, .qif, .ofx**

3. **Payment History**   Re-print Receipts hassle free

Payment Enquiries

From Account	Amount	View Payment History By
Select Account	FJD	⦿ All
		○ Today
Payee		○ From: 17/04/2018 To: 17/04/2018
Select Payee		

Show Payments

Today's Payment History   Cancel   Print Selection

	Date ▼	From Account	To Account	Action Taken	Amount	Currency	Status	
○	17/04/2018	BUSINESS BANKING CHEQUE ACCOUN	Andrews	Other Bank Payments	10.00	FJD	SUCCESSFUL	∧

From Account	: BUSINESS BANKING CHEQUE ACCOUN 211115	To Account	: Andrews 1234567
Transaction ID	: 000007370		

View Receipt   Print Receipt   Repeat Payment

7. Other Convenient Services available

Services

Order your own Cheque Book online or Stop a Cheque Leaf

1. **Order Cheque Book**

Home	Payments & Transfers	Authorisations [5]	Management & Maintenance	Enquiries	Services

Order Cheque Book   Stop Cheque

Order Cheque Book

Account	Number Of Cheque Books	Delivery Mode
Select Account		○ Post by Mail
		○ Branch Pick Up

Stop Cheque

Proceed

Reasons to Stop a Cheque leaf

Normal fees apply for stopping a Cheque. All stops are instant and is managed by calling in to BSP Customer Care or contacting your Business Relationship Manager.

8. Secure Messages to and from BSP

Secure messages may be used to send Queries or important Requests to BSP and vice-versa. For example: