

1. What is Mobile Banking?

BSP Mobile Banking allows you to do your day-to-day banking anywhere by using your mobile phone.

Using Mobile Banking you can:

- View your balance
- View your transaction
- Transfer funds
- TopUp your own or someone else's Digicel phone
- TopUp your own or someone else's Bmobile phone
- SMS Alerts

2. Do I need to download any application to access the Mobile Banking?

No. You can access the Mobile Banking service by dialing *131# and a secure session will be started.

3. How do I access Mobile Banking?

You need to register your mobile number with a valid identification. Once you have successfully registered, you will receive an SMS alert to confirm your registration. Then you need to Activate the service on your phone.

To Activate, follow the steps below, in order to start using Mobile Banking.

- › Dial *131#
- › Enter your 16 digit BSP KunduCard number (You can also use other BSP issued debit cards such as BSP SaveCard, BSP Visa, BSP First Platinum Card)
- › Create your own mPIN (Do not use same PIN as your BSP ATM or EFTPOS Card PIN)

4. How secure is Mobile Banking service?

- It is secure and enables a more convenient and speedy way to transact using mobile phone while on the move.
- This service can only be accessed by using your m-PIN and registered handset.
- Transaction can only be conducted after entry of mPIN and not stored on the handset.
- If mPIN is entered incorrectly 5 times, access to this service will be disabled.
- If the session has been inactive for over 2 minutes, this session will be logged off automatically.
- If the mobile handset is stolen/misplaced, service can be blocked through Customer Service Centre on 320 1212.
- mPIN cannot be the same as your BSP KunduCard, SaveCard, Visa Debit Card or BSP First Platinum card.
- Account and card numbers are masked.
- Menu based session is 120 seconds.

5. Is the mPIN associated with the service and how do I get it?

Yes there is an mPIN for login. You can create your own mPIN when registering and use it after activating the Mobile Banking service.

6. What is an mPIN?

mPIN stands for Mobile Banking Personal Identification Number. This is required when logging into Mobile Banking.

7. How can I block my service if I lose my mobile handset?

You can call the Customer Service Centre on 320 1212 and an Agent will deregister your mobile number from Mobile banking services.

8. How do I unblock if I have blocked my Mobile Banking service?

You can call the Customer Service Centre to re-enrol your mobile number and you can activate the service by dialling *131# and follow the prompts on the screen.

9. How can I reset my mPIN?

You can reset mPIN by calling the Customer Service Centre on 320 1212

You will receive a temporary mPIN on your mobile phone that will be pushed out by Mobile Banking and your temporary mPIN will expire in 24 hours if you do not change it. You will be forced to change your mPIN on your next login to Mobile Banking.

10. What if I change my mobile number?

You need to update your new mobile number in bank records and need to re-register to access the service. You can call Customer Service Centre on 320 1212 to change your mobile number.

11. How do I cancel Mobile Banking service?

You can cancel this service using any of the following methods - Through Customer Service Centre

- Call 320 1212.
- Agent will assist with the cancellation.
- Sending written request to the bank.
- Send a signed written request mentioning your customer number, mobile number to the branch. Make sure your mobile number is written legibly and clearly.
- You will be notified when the service has been cancelled.

12. Can I re-register if I have cancelled the Mobile Banking service

Yes you can. Call Customer Service Centre to register and activate again by dialling *131# and follow the prompts on the screen.

13. What are the services available on menu based Mobile Banking?

- Account Enquiry
 - › Balance Enquiry
 - › Mini Statements
- Funds Transfer
 - › Transfer funds within own BSP accounts
 - › Third party transfers within BSP
 - › Transfer to Other Bank account
- Top Up Services
 - › Digicel Top Up
 - › Bmobile Top Up
 - › Easipay Top Up
- My Services
 - › Manage Alerts
 - › Manage Payees
 - › Manage Mobile
 - › Manage Easipay
 - › Manage mPIN
- Help

14. Will I get credit instantly for the payments?

- Credit are instant for accounts within BSP
- Mobile top-up credits are instantly updated to your phone

15. Do I need to keep my KunduCard handy?

Yes, you will require it while trying to register for Mobile banking

16. Will I be able to access this service if I have a Bmobile 4GLTE (78XX XXXX) mobile number?

Currently the service is only available for Digicel and Bmobile 2G/3G (75XX XXXX and 76XX XXXX) subscribers only. Please continue to check up because this service will be expanded to Bmobile 4GLTE subscribers in the near future.

17. Can I use the service while on roaming?

Yes you can while on roaming by Digicel or Bmobile service provider

18. Is there a charge for using Mobile Banking?

Normal electronic banking fees apply. Please refer to our Retail Banking Fee list. Digicel or Bmobile fees may apply.

1. What are BSP Alerts?

BSP Alerts are SMS notifications/ messages sent to your mobile phones about your specific transactions that have been systematically designed to send out these notifications/ messages.

2. What are the different transactions I can receive Alerts for on my mobile phone?

You can decide and choose the different transactions you would like to receive Alerts for. The different transactions which you could receive Alerts for are:

- › Your account is overdrawn
- › Your balance is below an amount you specified
- › Your salary has been paid into your account.
- › There is a transfer of funds out from your account
- › There is a transfer of funds into your account
- › A deposit is made into your account
- › Your account details are updated on our system
- › Your account address has been changed
- › A withdrawal is made from your account

3. How do I set up and change my Alerts?

You can set up and change an Alert using your Mobile Phone via BSP Mobile Banking by following the interactive menu to:

- a. Choose your specific Alert
- b. Add new alerts or
- c. Turn off an alert you do not want to use

4. Will I be charged for receiving Alerts?

All BSP Alerts are FREE.

5. How do I set up an Alert?

To set up your Alerts, you must first register for BSP Mobile Banking.

If you have not enrolled, or registered, you can call our BSP Customer Service Centre on 320 1212 to enroll for Mobile Banking. You can then follow the prompts to Manage Alerts. The Alerts Set-up Steps are:

- a. Use the Mobile Banking via the Menu based solution to add Alerts
- b. Use the Mobile Banking via the Menu based solution to delete Alerts

6. Where can I get further information on Alerts?

Call BSP Customer Service Centre on phone 320 1212 anytime 24/7 for more information.