



# MOBILE BANKING

# FAQ

Frequently Asked Questions

## 1. What is Mobile Banking?

Mobile Banking is a convenient way to access selected banking services with the use of a Mobile Phone. Mobile Banking gives customers a richer functionality allowing them to do balance inquiries, transfer funds, pay other accounts and banks, top up their own & other mobile phones & purchase electricity credits directly from a bank account.

## 2. Is it available to any BSP Account?

It is available ONLY to BSP Personal Account holders.

## 3. Is the Mobile Banking Service available during business hours ONLY?

The service is available for your use 24 hours, 7 days a week where mobile coverage is available.

## 4. What do I need to do to get started on Mobile Banking?

You will need to complete a Registration Form at your nearest BSP branch.

## 5. What else is required to register for Mobile Banking?

You also need to have your BSP PacifiCard or Visa debit card number on hand, to identify yourself during this process, when prompted.

## 6. Can I register any number for Mobile Banking?

The mobile phone number you use to complete the registration process MUST be the same number that is on record, with your customer record. If it is different or you do not have a number recorded in BSP systems, please arrange this first.

## 7. How long does it take to register for Mobile Banking?

It should not take a customer more than two minutes to complete the registration process by dialling \*277#, & follow the prompts on the screen.

## 8. How many mobile phone numbers can I have registered?

You are able to register more than one mobile number per customer account.

## 9. Is Mobile Banking restricted to one mobile network operator?

You can access Mobile Banking across mobile network operators on any mobile phone with credit, provided BSP has entered into an agreement with the Operator to provide access. In Solomon Islands this is restricted to bmobile-vodafone and Telekom SI.

## 10. Are there any Charges for using Mobile Banking?

Normal banking fees apply. Please refer to the BSP Retail Fee List.

## 11. Are there any Charges from the mobile network operator?

Mobile network operator fees may apply.

## 12. Who can I call if I need assistance with Mobile Banking?

You can call the BSP Call Centre Line on +677 21874.



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### **13. How will I know I am registered for Mobile Banking?**

You will receive an SMS Welcome Message on your registered mobile number, dial the \*277# to complete the self-registration process and view your account.

### **14. Can I transfer funds to another bank with Mobile Banking?**

The Funds Transfer option allows you to make transfers to other bank accounts.

### **15. Is there any limit to how much I can transfer on Mobile Banking?**

These are subject to how much you have in your account. BSP may also apply certain limits on how much you can transfer to another account.

### **16. Can I order statements using Mobile banking?**

No.

### **17. Can a nominated 3rd party use the service?**

No.

### **18. Can two people use the same mobile number but different pins?**

One mobile number is registered to one customer.

### **19. Can I use Mobile Banking to make payments to a loan account?**

Transfers can be made to loan accounts, depending on which accounts are linked to the customer profile.

### **20. What should I do if I lose my registered mobile number?**

Immediately contact your local BSP branch & request that your mobile banking access is deactivated. And advise your mobile service provider as soon as possible to deactivate your mobile number.

### **21. What if I change my mobile number?**

If you try to access Mobile Banking on a different mobile number you will not be allowed to access the service. You will need to contact your nearest BSP branch to update your mobile number.

### **22. Are Business customers able to be registered?**

No.

### **23. What should I do if I forget my PIN number?**

Contact the Call Centre on +677 21874 for further assistance.

### **24. How many re-tries can a customer have when inputting the pin?**

You are allowed three attempts. After the third attempt, your access will be locked. You must contact the BSP Call Centre on +677 21874 for further assistance.

### **25. If a personal account is signed to operate jointly, can they be registered for Mobile Banking?**

Only accounts that is signed to operate solely or either one to sign can be registered for Mobile Banking.



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### **26. Will Mobile Banking work overseas?**

Provided the mobile number has international roaming enabled, and depending on the Operator's roaming agreements.

### **27. Is Mobile Banking secure?**

Mobile Banking is secure. Customers must keep their mobile phone safe & secure at all times & notify the bank IMMEDIATELY should the phone be lost or is stolen or if the customer suspects anybody has unlawfully accessed their PIN &/or mobile phone. The customer must also notify the Mobile Operator if their phone and SIM are stolen.