



ONLINE BANKING USER GUIDE

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Online Banking User Guide

Account List

Online Banking offers easy, 24 hour access to your account information in minutes and best of all it's free. Once you've signed in to Online Banking, you'll see an overview of the accounts you have registered for Online Banking on the one screen. You can then select an account to get more details.

Main Menu		Account List					Date 15 May 2015
Account Services							
Accounts							Print Help
Transfer Funds		Last Sign-In: 15 May 2015 11:43:11					
Cash Advance		Number of Messages to be read: 0					
Cheque Status		Select an account for more details.					
Payments							
BillPay		Account Name	Account Number	Account Type	CCY	Current Balance	Funds Available
Pay Others		BSP TEST	0158534350	Savings	SBD	SBD 6.86	SBD 6.86
Overseas		TURAGALUVU NAVITAL	2000156600	Savings	SBD	SBD 6,099.79	SBD 6,099.79
Periodic		BSP TEST	2000166708	Savings	SBD	SBD 389.72	SBD 389.72
Credit Card							
Authorise							
Transfer Funds							

Features

- Keep an eye on your cash flow and manage your budget
- Check account balances before paying your bills
- Select your accounts using a Short Name that you assign for each Account
- View most BSP accounts including transaction accounts, most savings accounts and loans

Detailed view of each account

Choose an account from your list to get a detailed view of all the transactions you've made in this account. You are also able to:

- View or print your last 10 debit and credit transactions
- Export your transaction history to a range of formats to link to accounting software packages

Tips

Once you've accessed your Account List, simply click on an account short name to get a detailed view of that account.

Transfer Funds

Move money between your BSP accounts and check the new balances instantly, using the Transfer Funds option.

Main Menu	Transfer Funds	Date 15 May 2015
Account Services	New Authorise	
Accounts	Select accounts for the transfer.	Print Help
Transfer Funds	Transfer from <input type="text" value="BSP TEST 000000 0158534350 SBD 6.86"/>	
Cash Advance	Transfer to <input type="text" value="BSP TEST 000000 0158534350 SBD 6.86"/>	
Cheque Status	Amount <input type="text"/>	Enter the dollar amount followed by a decimal point and cents i.e. 34.56
Payments	When will this be actioned? Click here to find out.	
BillPay	<input type="button" value="OK"/> <input type="button" value="Reset"/>	
Pay Others	For assistance please click Help or contact our Customer Service Representatives on (677) 21222.	
Overseas		
Periodic		
Credit Card		
Authorise		
Transfer Funds		
BillPay and Pay		
Others		
Overseas		
Periodic		
Cash Advance		

Features

- Transfer money between your transaction accounts
- Confirm your new balances within seconds of transferring the funds
- Control your balances, so you have enough to cover any scheduled payments
- Print a receipt for your personal records

Cheque Status

You can check online whether a cheque has been presented for payment.

Main Menu	Cheque Status	Date 15 May 2015
Account Services		
Accounts	Please enter up to four cheque numbers.	Print Help
Transfer Funds	Account <input type="text"/>	No accounts are available for this transaction.
Cash Advance	Cheque number 1 <input type="text"/>	
Cheque Status	Cheque number 2 <input type="text"/>	
Payments	Cheque number 3 <input type="text"/>	
BillPay	Cheque number 4 <input type="text"/>	
Pay Others	<input type="button" value="OK"/> <input type="button" value="Reset"/>	
Overseas	For assistance please click Help or contact our Customer Service Representatives on (677) 21222.	
Periodic		

Features

Saves having to obtain the latest statement of the account or calling the bank to see whether a cheque has been presented for payment.

What information will I need?

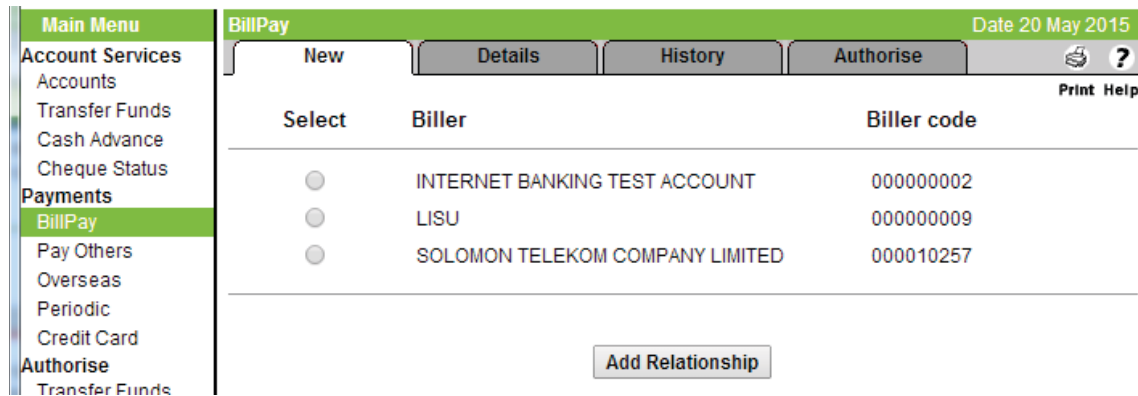
Start with the cheque serial number from the record in your cheque book.

Tips

- Always ensure that you have a record of cheque serial numbers for cheques you have issued
- The more payments you make on Online Banking the fewer cheques are likely to go astray and need stopping

Pay Your Bills

The Bill Pay option in Online Banking allows you to do this for all bills displaying the Bill Pay logo. It's fast, it's convenient and you can pay those bills without leaving your desk.



Features

With more companies joining the Bill Pay scheme you will be able to pay most of your bills including telephone and electricity. Plus:

- Payments are recorded automatically so you can confirm your bill payment was successful
- You can pay bills directly from most transaction accounts
- You can schedule payments up to 90 days in advance and save time

What information will I need?

To complete a Bill Pay transaction you require two numbers, both are printed on the bills of participating companies.

- Biller Code - identifies the company you are paying and
- Customer Reference number – identifies you to the company that receives your payment

Tips

- Online Banking keeps a record of all billers paid using Online Banking. If you have paid a company using Online Banking, simply select it by name from the history list provided instead of re-entering the details
- If your payment is urgent make sure you complete it before 3:00p.m., on banking days, for same-day processing. Anything entered after 3:00 p.m. will be processed on the next banking day
- The balance of the account you choose to make your Bill Pay payment from will display automatically, so you can make sure you have sufficient funds to cover your payment
- If you scheduled a payment in advance, you can change or cancel it up to one business day before the scheduled date.

Pay Others

With the Pay Others option you can deposit funds into almost any bank account in the country - whether it's held with BSP, or not. Use Pay Others instead of a cheque when you need to deposit money into somebody else's account.

Main Menu Account Services Accounts Transfer Funds Cash Advance Cheque Status Payments BillPay Pay Others Overseas Periodic Credit Card Authorise Transfer Funds BillPay and Pay Others Overseas Periodic Cash Advance Credit Card Customer Services File Upload Stop a Cheque Deposit Books View Statements	Pay Others Date 18 May 2015
	<div style="display: flex; justify-content: space-between;"> New Details History Authorise </div> <div style="text-align: right;"> </div> <p>Make a payment to third party account (at Westpac or other banks)</p> <p>Step 1 - Pay from...</p> <p>Pay from <input type="text"/></p> <p>Payer name <input type="text"/></p> <p>Description <input type="text"/> <small>This will appear on your account statement</small></p> <p>To be paid on <input type="text" value="18"/> <input type="text" value="May"/> <input type="text" value="2015"/></p> <p>Step 2 - Pay to...</p> <p>When will this be actioned? Click here to find out.</p> <p>Pay to <input type="text"/> <small>Third party account name</small></p> <p>Account Number <input type="text"/></p> <p>Description <input type="text"/> <small>This should appear on receiver's statement</small></p> <p>Amount <input type="text"/> <small>Enter the dollar amount followed by a decimal point and cents i.e. 34.56</small></p>

Features

- Pay funds to accounts you hold at other institutions, like loan accounts
- Deposit money into family and friends' accounts
- Pay bills to smaller businesses which are not part of the Bill Pay system, like tradesmen, instead of using a cheque
- Schedule the payment up to 90 days in advance

What information will I need?

To complete a Pay Others transaction you will require the following details from the individual or company receiving the payment:

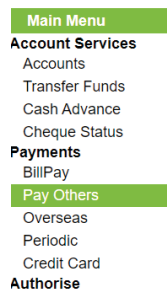
- BSB - usually a six digit code that identifies the bank and branch the account is held in and
- Account number - identifies the actual bank account of the individual receiving your money

Tips

- If you have paid a particular individual or company previously using Online Banking, then there is no need to re-enter their BSB and Account number. Just select that individual or company from the relationship list provided
- For payment to BSP accounts, make sure you complete it before 3:00 p.m., on banking days, for same-day processing. Anything entered after 3:00 p.m., on banking days, will be processed on the next banking day.
- For payment to accounts in another bank, payment will take 1 day to process if completed before 3pm., on banking days. If payment completed after 3pm on banking days, payment will take up to 2 days to process.
- Scheduled payments can be changed or cancelled up to one business day before the scheduled date
- If you accidentally pay the wrong individual or company it doesn't mean you have lost your money. In general you have the legal right to recover money paid in error and we can help by providing an official transcript of the payment

How to make an Internet Banking transfer to Bank of the Cook Islands using “Pay Others”.

1) Select “Pay Others”



- Main Menu
- Account Services
 - Accounts
 - Transfer Funds
 - Cash Advance
 - Cheque Status
- Payments
 - BillPay
 - Pay Others**
 - Overseas
 - Periodic
 - Credit Card
- Authorise

2) Then select “New”



Pay Others

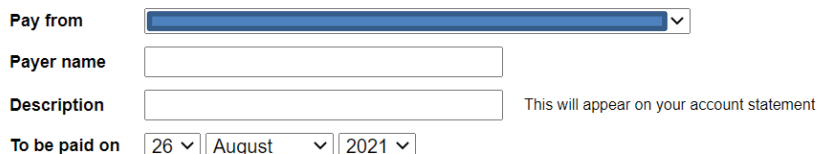
New Details History Authorise

3) Step 1 - Fill out pay from details.

Make a payment to third party account

LINK HELP

Step 1 - Pay from...



Pay from

Payer name

Description This will appear on your account statement

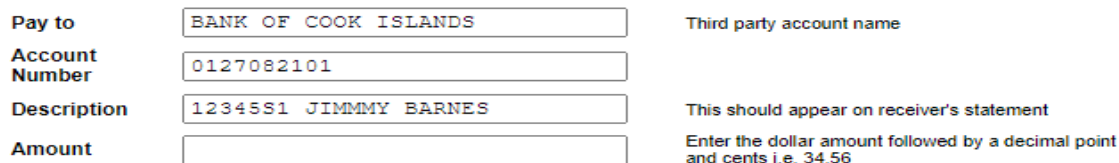
To be paid on

4) Step 2 - Fill out pay to details.

- a) **Pay to** – Bank of the Cook Islands
- b) **Account Number** – BCI account with BSP **0127082101**
- c) **Description** – Enter account details where funds are to be transferred to a BCI Bank (Account number & Account name held at BCI)
- d) **Description Field allows 25 characters only***

Step 2 - Pay to...

When will this be actioned? [Click here to find out.](#)



Pay to Third party account name

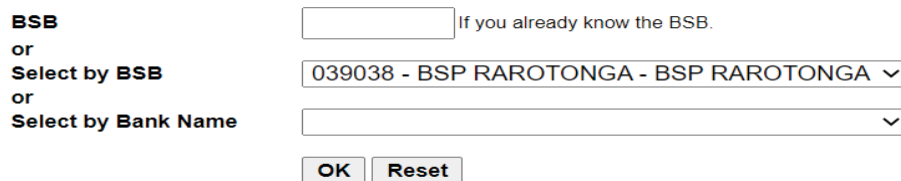
Account Number

Description This should appear on receiver's statement

Amount Enter the dollar amount followed by a decimal point and cents i.e. 34.56

5) Step 3 - Select from the drop down menu 039038 - BSP RAROTONGA - BSP RAROTONGA Select “OK” to proceed

Step 3 - Select BSB or Bank ...



BSB If you already know the BSB.

or

Select by BSB

or

Select by Bank Name

OK Reset

For assistance please click [Help](#) or contact our Customer Service Representatives on (682) 22014

Overseas Payments

Use our Overseas Payment option to deposit money overseas to friends or relatives, or to manage your overseas assets subject, of course, to exchange control regulations.

Main Menu	Overseas	Date 20 May 2015
Account Services Accounts Transfer Funds Cash Advance Cheque Status	New Authorise Templates	
Payments BillPay Pay Others	You can use Overseas Payments to transfer money overseas. Use Help for more information on Overseas Payments.	
Overseas	While you can initiate an Overseas Payment using Internet Banking you will still need to separately deliver to the bank the requisite foreign exchange control approvals.	
Periodic Credit Card	Note: This payment may take two or more business days to be processed by the overseas bank.	
Authorise	Step 1 - Pay from...	
Transfer Funds BillPay and Pay Others Overseas Periodic Cash Advance Credit Card	Pay from <input type="text" value="541 SBD 440.97"/>	
Customer Services	Payer name <input type="text"/>	
File Upload Stop a Cheque Deposit Books View Statements Copy of Statement Bank Mail Your Details	Description <input type="text"/> This will appear on your account statement	
	Step 2 - Pay to...	
	When will this be actioned? Click here to find out.	
	Recipient's full name <input type="text"/>	
	Description <input type="text"/> This description will be sent to the Recipient's bank.	

Features

Deposit money into accounts in countries overseas. While you can initiate an Overseas Payment using Online Banking you will still need to separately deliver to the bank the requisite foreign exchange control approvals. **Note:** Without these approvals, payments will not be sent.

What information will I need?

Since your payment is going overseas it is important to make sure you have all the correct payment details. If you do not already have the details, we suggest you contact the recipient of your payment first, to make certain that your information is correct.

- Account name - name under which your recipient's bank account was opened
- Recipient's phone number - number on which the recipient of your payment may be contacted (this makes it quicker and easier for the overseas bank to contact the recipient if required)
- Routing Number - the international version of our BSB. It specifies both the bank and branch your recipient's account is held at and is between three and 23 digits long
- Account Number - identifies the recipient's bank account
- Name of bank - official name under which the recipient's bank is trading
- City/location of branch - either the city or suburb (for larger cities) in which your recipient's account is held

Tips

- If you have paid a particular individual previously using Online Banking, then there is no need to re-enter all of their details. Just select that individual from the template list provided to save time
- If you need to send money to a country which is not listed please call our Customer Service Representatives to discuss alternative arrangements
- Provided your foreign exchange control requirements are in order your payment should be received at the overseas destination within two business days, however we are unable to guarantee that the overseas bank will pay your recipient on the same day

Periodic Payments

With the Periodic Payments option you can regularly deposit funds into almost any bank account in the country - whether it's held with BSP, or not. Use Periodic Payments instead of writing cheques when you need to deposit money into somebody else's account on a regular basis. The bank will then automatically make the payment on the dates you nominate.

Main Menu	Periodic Payments Date 15 May 2015
Account Services	New Authorise Templates Print Help
Accounts	Please fill out the following information to initiate your Periodic Payment request.
Transfer Funds	Step 1 - Pay from...
Cash Advance	Pay from <input type="text" value="BSP TEST 000000 0158534350 SBD 6.86"/>
Cheque Status	Payer name <input type="text" value="B TEST"/>
Payments	Description <input type="text"/>
BillPay	This will appear on your account statement
Pay Others	Period <input type="text" value="17"/> <input type="text" value="May"/> <input type="text" value="2015"/>
Overseas	Start date must be no less than two business banking days
Periodic	To
Credit Card	<input type="text"/> <input type="text"/> <input type="text"/>
Authorise	If the payment is to be made for an indefinite period, leave this date blank.
Transfer Funds	Frequency <input type="text" value="Daily"/>
BillPay and Pay	Step 2 - Pay to...
Others	When will this be actioned? Click here to find out.
Overseas	Pay to <input type="text"/>
Periodic	Account Number <input type="text"/>
Cash Advance	<input type="text"/>
Credit Card	<input type="text"/>
Customer Services	
File Upload	
Stop a Cheque	
Deposit Books	
View Statements	
Copy of Statement	
Bank Mail	
Your Details	
Sign Out	

Features

- Periodic Payments to accounts for regular payments like rent or loan repayments
- Schedule the payment to be made at regular intervals provided the first payment is two banking days away. You can even set the date the last payments is to be made by the bank
- You can set and forget because the bank will make the payment, subject to there being sufficient cleared funds in the account the day before it is due

What information will I need?

To set up a Periodic Payment you will require the following details from the individual or company receiving the payment:



- BSB - usually a six digit code that identifies the bank and branch the account is held in and
- Account number - identifies the actual bank account of the individual receiving your money

Tips

- If you have set up a Periodic Payment to a particular individual or company previously using Online Banking, then there is no need to re-enter their BSB and Account number. Just select that individual or company from the template list provided
- Make sure you complete it before 3:00 p.m., on banking days, for it to start in two banking days. Anything entered after 3:00 p.m. will be processed on the third banking day from that date.
- Scheduled payments can be changed or cancelled up to one business day before the scheduled date

Stop Payment of a Cheque

You can check online whether a cheque has been presented for payment at the bank and if it hasn't, you can then stop the payment online.

Main Menu	Stop a Cheque	Date 15 May 2015
Account Services Accounts Transfer Funds Cash Advance Cheque Status	Account Please fill out the following information for your stop payment request. Stop requests completed after 4.30 p.m. (local time of the branch where the account is held), will be processed on the next <u>banking business day</u> . A cheque will only be stopped if it has not been presented and paid.	  Print Help
Payments BillPay Pay Others Overseas Periodic Credit Card	Account No accounts are available for this transaction.	
Authorise Transfer Funds BillPay and Pay Others Overseas Periodic Cash Advance Credit Card	Cheque number <input type="text"/>	
Customer Services File Upload	Cheque amount <input type="text"/>	
Stop a Cheque	Date on cheque 15 ▾ May ▾ 2015 ▾	
	Payee name on cheque <input type="text"/>	
	When will this be actioned? Click here to find out.	
	<input type="button" value="OK"/> <input type="button" value="Reset"/>	
	For assistance please click Help or contact our Customer Service Representatives on (677) 21222.	

Features

Saves having to obtain the latest statement of the account or calling the bank to see whether a cheque has been presented for payment.

What information will I need?

Start with the cheque serial number from the record in your cheque book. You will also be asked to provide the date, payee and amount of the cheque but the key element is the cheque serial number.

Tips

- Always ensure that you have a record of cheque serial numbers for cheques you have issued
- The more payments you make on Online Banking the fewer cheques are likely to go astray and need stopping
- Payments made via Online Banking cannot be stopped and are deemed paid at the time your account is debited

Order Deposit Books

To save having to visit the Branch to get deposit books you can order them online and either collect them or have them posted to you.

The screenshot shows a web interface for ordering deposit books. On the left is a navigation menu with categories: Main Menu, Account Services, Payments, Authorise, and Customer Services. The main content area is titled 'Order Deposit Books' and includes a date 'Date 15 May 2015'. Below the title is a 'Print Help' link. The form contains the following fields and options:

- Account:** A dropdown menu showing 'BSP TEST 000000 0158534350 SBD 6.86'.
- Deposit book type:** A dropdown menu showing '50 Page Deposit Book'.
- Hold at branch:** A checkbox that is currently unchecked.
- or**
- Post to:** A text input field with the placeholder text 'Enter up to one hundred characters.' and a vertical scrollbar.
- When will this be actioned?** A link labeled 'Click here to find out.'
- Buttons:** 'OK' and 'Reset' buttons.

At the bottom of the form, there is a note: 'For assistance please click [Help](#) or contact our Customer Service Representatives on (677) 21222.'

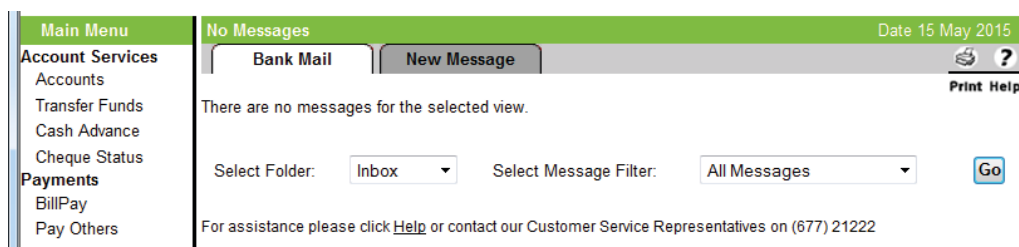
You are able to nominate online the size of the deposit book and whether it is to be collected from the Branch or posted to you.

Tips

- You cannot order cheque books online.

Messages

You can send mail to the bank e.g. for a change of address, or read mail from the bank e.g. in response to your mail or advice about the operation of Online Banking.



Features


To send a message to the bank, again click on Messages on the Main Menu, select Send Mail and you can send a message of up to 1024 characters to the bank.

Tips

- When sending messages to the bank please try and be concise in the words you use so we can act on what you say
- You cannot attach any documents or files using the Messages service within Online Banking

Help

We offer help and support between the hours of 9:00 a.m. and 3:00 p.m. Monday to Friday business banking days.

When you are using Online Banking, help is available at the click of a button. Simply select the help symbol,  pictured at the top of the screen, to display step-by-step instructions and information about the function you are using.

Phone us

Call our Online Banking help desk on (682) 22014 to speak directly with a Customer Service Representative.

Technical assistance is available 9:00 a.m. and 3:00 p.m. Monday to Friday business banking days.

Business Banking days

Funds Transfers

Funds Transfers, which are transfers of funds among your own accounts, can only be same day transactions and must be completed before 5 p.m., on Banking Business Days. Anything entered after 5 p.m. will be processed on the next Banking Business Day.

Banking Business Day

Is any day on which banks in the place which you are registered for Internet Banking are open - not weekends, public holidays or bank holidays?

BillPay

You can make a BillPay to Billers registered with BSP up to 5 p.m. on a banking day for credit to the account of the Biller same day value. Anything entered after 5 p.m. will be processed on the next Banking Business Day.

Pay Others

If your Pay Others payment is urgent, make sure you complete it before 3 p.m. on Banking Business Days, for early processing the next Banking Business Day. Anything entered after 3 p.m. will be processed on the second Banking Business Day. Scheduled payments can be changed or cancelled up to one business day before the scheduled date. It is expected but cannot be guaranteed, that credits will be processed by the receiving bank, if not BSP, for value on the day of receipt. Credits to accounts at BSP will be processed same day if received by 3 p.m.

Overseas Payments

Foreign Exchange Control approval to make a payment overseas must (where necessary) be delivered to the bank in advance of the transaction being created using Internet Banking.

Overseas payments must be completed by 12 noon on a Banking Business Day unless they are in Japanese Yen or New Zealand Dollars which must be completed by 10 a.m. on a Banking Business Day. Payments completed on a public holiday or a weekend will be processed by the bank on the next Banking Business Day.

Under normal circumstances your money should arrive at the overseas destination within one or two Banking Business Days. The bank however, cannot guarantee this time frame as there could be complications in the routing of payments or delays in overseas banking systems. The ability of the overseas bank to pay the recipient on the same day will also depend on the banking practice in the country concerned.

Periodic Payments

You can create or delete a Periodic Payment any time but for it to be actioned by the bank will require two Banking Business Days and it must be received by 3 p.m. on a Banking Business Day. A minimum of one Banking Business Day's notice is required to create or delete a Periodic Payment. Periodic Payments due on a weekend or public holiday will be paid on the Banking Business Day prior.

Deposit Books

Requests for Deposit Books must be completed by 3 p.m. on a Banking Business Day for collection or dispatch the next Banking Business Day. Anything entered after 3 p.m. will be processed on the next Banking Business Day for collection or dispatch the second Banking Business Day.

Copy of statements

Requests for Copies of Statements must be completed by 5 p.m. on a Banking Business Day for collection or dispatch the next Banking Business Day. Anything entered after 5 p.m. will be processed on the next Banking Business Day for collection or dispatch the second Banking Business Day.

Stop payment of a Cheque

Requests for Stop Payment of a Cheque must be completed by 5 p.m. on a Banking Business Day for action same day. Anything entered after 5 p.m. will be processed on the next Banking Business Day. You will receive confirmation when the payment has been stopped or if it has already been presented and paid.

Messages

If you send the bank a Message before 3 p.m. on a Banking Business Day it will be received same day. Anything entered after 3 p.m. will be received next Banking Business Day.

Go to a branch

Our branch staff are able to answer your questions about Online Banking.