

Wantok Wallet

Frequently Asked Questions



WANTOK WALLET

Wantok Wallet is a cardless USSD based product that enables individuals who have a registered mobile number to access basic financial services.

Q Am I eligible to register for a Wantok Wallet?

- A** The Wantok Wallet is best suited for:
- Anyone with access to a mobile phone and minimal identification. Yes, you read right, if you don't have a bank account or have a bank account with another bank, this is for you too!
 - BSP customers with access to Mobile Banking.
 - BSP customers without access to Mobile Banking.

Q What can I do with a Wantok Wallet?

- A**
- Receive money from a BSP Account or Wantok Wallet.
 - Send money to BSP Account or Wantok Wallet.
 - TopUp EasiPay or mobile phones.
 - Pay for goods and services to Mobile Merchants.
 - Pay for School Fees, Airline Tickets or Utility Bills.
 - Cardless ATM withdrawals.
 - Withdrawals and Deposits at BSP Wallet Agents.
 - Manage Payees for seamless funds transfers or payments.

Q What is the difference between the Wantok Wallet and BSP Mobile banking?

- A** The Wantok Wallet is an alternate way to bank – without needing a bank account. It offers you cheaper and instant access to your funds by conducting a cardless cash transaction at a BSP ATM or via a BSP Agent. A Mobile Banking customer requires a BSP bank account to be opened in order to use this service.

Q How many types of Wantok Wallets are available?

- A** Each category is designed for flexibility and provisioned according to the points totaled from your identification documents.

Tier 1	Tier 2	Tier 3
<ul style="list-style-type: none"> • Customers ID points 40+ • BSP Mobile Banking Customers - provisioned upon activation 	Customers ID points 39-6	Unverified customer

CUSTOMER ID SCORING

Identification	Points
Photo ID such as National Identification Card, Driver's License, Employment ID, Passport, Superannuation ID or Student ID.	37
1x Referee signed form with a passport sized picture of the customer.	20
Non-Photo ID such as Baptism Certificate, Confirmation letter of employment, Marriage Certificate or School Certificate.	3



Wantok Wallet

Frequently Asked Questions



How do I activate or register for a Wantok Wallet?

SELF-ACTIVATION VIA BSP MOBILE BANKING

This step is for customers with BSP Mobile Banking who'd like to activate their Wantok Wallet. This process provisions a **Tier 1** Wallet.

Steps	Description
Step 1	Dial *131# and Enter PIN (existing).
Step 2	Select My Services from the Main Menu and select Activate Wallet.
Step 3	Select Yes to accept Terms and Conditions and close the session.
Step 4	Dial *131# again and Enter PIN (existing).
	You will be able to see the Menu with the Cash In/Out feature.

TIP

To fund the wallet, simply select 'Own Account' to transfer money from your BSP Account to your Wantok Wallet.

SELF-REGISTRATION

This step is for customers with a registered SIM/Mobile Number. Simply dial *131# and follow the prompts to register for a wallet. This process provisions a **Tier 3** Wallet.

Steps	Description
Step 1	Dial *131# and select Yes to sign up for a Wallet.
Step 2	Select Yes to accept Terms and Conditions.
Step 3	Enter your First Name and Surname.
Step 4	Confirm Registration Details and close session.
SMS	SMS notification advising of Wallet creation.
Step 5	Dial *131# again, Create and Re-enter 4 Digit PIN.
	You will be able to see the Menu with the Cash In/Out feature.

IMPORTANT

- You can TopUp EasiPay and Mobile Phone credits, Withdraw from the ATM and receive money to the value of K500 only for the lifetime of the wallet.
- After x3 transactions, your access is locked and you're required to visit your BSP Agent with your ID Documentation to upgrade/unlock your wallet.



Wantok Wallet

Frequently Asked Questions



CREATE A WALLET BY SENDING FUNDS (BY INVITATION)

This step is for Mobile Banking and Wallet Customers (**Tier 1&2**) who'd like to create wallets for someone else. By sending funds to a Mobile Number that isn't registered for a wallet, this process triggers the creation of a wallet (**Tier 1**) for the receiver.

Steps	Description
Step 1	Sender initiates funds transfer to receivers Mobile Number
SMS	Receiver gets an SMS notification advising of funds received
Step 2	Receiver follows Self-Registration steps to open a Wantok Wallet

TIP

When the wallet is created, check the balance to confirm the funds sent have been received.

Q How do I upgrade my Wantok Wallet?

A This step is for Tier 3 Wallet Customers. After x3 transactions, your access is locked and you're required to visit your BSP Agent with your ID Documentation to upgrade/unlock your wallet.

What you need to bring with you:

- Your mobile device, ensure the SIM you registered your wallet with is in the device.
- Your ID Documentation (refer to the Customer ID table)

NOTE

After successful upgrade, you will be provisioned a Tier 1 or 2 Wallet based on your ID.

Q How do I fund the Wantok Wallet?

A You can transfer into your wallet via BSP Mobile Banking or deposit cash into your Wallet at BSP Agents.

FUNDS TRANSFER FROM BSP ACCOUNT TO WALLET (OWN)

Transfer between your own account and wallet.

Steps	Description
Step 1	Dial *131# and Enter PIN
Step 2	Select Funds Transfer from the Main Menu.
Step 3	Select Funds Transfer to Own Account
Step 4	Select your BSP Account to transfer funds from
Step 5	Select your Wantok Wallet to transfer funds to
Step 7	Enter Amount and Confirm.
	Successful transaction with reference details will be shown on screen.
SMS	You will receive an SMS with the same.



Wantok Wallet

Frequently Asked Questions



FUNDS TRANSFER TO OTHER WANTOK WALLET

Transfer from your BSP Account or Wallet to someone else's Wallet.

Steps	Description
Step 1	Dial *131# and Enter PIN.
Step 2	Select Funds Transfer from the Main Menu and then select Wantok Wallet.
Step 3	Select BSP Account or Wantok Wallet to transfer funds from.
Step 4	Select Funds Transfer to New.
Step 5	Enter Recipients First Name and Surname.
Step 6	Enter Recipients Mobile Number, Amount and Description.
Step 7	Confirm transaction details.
	Successful transaction with reference details will be shown on screen.
SMS	You will receive an SMS with the same.

Q How do I know if I have been sent funds?

A You will receive a SMS notification. If you do not have a Wantok Wallet, follow the SMS prompts within two (2) days otherwise the funds will be returned to the Sender. Note: Funds will not be returned to sender if you have already activated your Wantok Wallet.

Q What does it mean to Cash In/Out at a BSP Agent?

A This feature enables wallet users to cash in (deposit) and cash out (withdraw) from their wallet using a withdrawal code. This withdrawal code is generated from within the Wallet and can be used at select BSP Agents to facilitate cash in/out.

CASH IN

Steps	Description
Step 1	Dial *131# and Enter PIN
Step 2	Select Cash In/Out from the Main Menu.
Step 3	Select Yes to generate code. The code is shown on screen and sent via SMS.
Step 4	Present the code to the Agent.
Step 5	Provide your First Name, Surname, Mobile Number and Amount of Cash to be deposited into your account.
Step 7	Confirm transaction details. SMS of successful transaction with reference details will be sent to you.



Wantok Wallet

Frequently Asked Questions



CASH OUT

Steps	Description
Step 1	Provide your Mobile Number and Amount to cash out (withdraw) to the Agent.
Step 2	Dial *131# and enter PIN.
Step 3	Select Cash In/Out from the Main Menu.
Step 4	Select Yes to generate code. The code is shown on screen and sent via SMS.
Step 5	Present the code to the Agent.
Step 6	Confirm transaction details.
SMS	SMS of successful transaction with reference details will be sent to you.
Step 8	Don't forget to collect your cash.

Q How do I make a Cardless ATM Withdrawal?

A This feature enables wallet users to cash out/withdraw from their wallet using the cash in/out code. This code is generated from within the main menu and can be used at all BSP ATMs nationwide to withdraw cash from your wallet.

Steps	Description
Step 1	Dial *131# and Enter PIN.
Step 2	Select Cash In/Out from the Main Menu.
Step 3	Select Cardless Withdrawal on the ATM
Step 4	Enter your Mobile Number and Code
Step 5	Proceed to selecting amount, receipt preferences and collecting cash.

Q What are the fees and limits for using the Wantok Wallet?

A The Wantok Wallet offers a cost-effective ways to bank compared to a standard bank account or transactions using our Mobile Banking platform. Refer to the [Wantok Wallet Fees, Charges & Limits](#).

Q How secure is the Wantok Wallet?

A The Wantok Wallet provides a safe and secure money transfer service protected by your unique PIN. To protect your account – do not share this with anyone. In the event of your phone is lost or stolen – your PIN will act as a protection for your Wantok Wallet.



Wantok Wallet

Frequently Asked Questions



WANTOK WALLET ISSUES

Q What happens if I send funds to the wrong number?

- A
- If you send funds to an incorrect beneficiary that isn't a registered wallet, your funds will be reversed within 7 days.
 - If you send funds to an incorrect beneficiary that has a registered wallet, refunds will not be issued as the sender is responsible for ensuring funds are sent to the correct mobile number.

Q What happens if I forget my PIN?

- A
- You can perform a PIN reset by calling or emailing our Customer Contact Centre on 3201212, 70301212 or servicebsp@bsp.com.pg.

Q What happens if my phone/SIM card is lost or stolen?

- A
- Call or email our Customer Contact Centre on 3201212, 70301212 or servicebsp@bsp.com.pg. They will assist with placing a stop on your mobile number and will advise the next steps.

Q What happens to my money in the Wantok Wallet if I do not conduct regular transactions?

- A
- Your funds will remain in your Wantok Wallet. If no activity has taken place after 24 months, a hold will be placed on the account. Call or email Customer Contact Centre on 3201212, 70301212 or servicebsp@bsp.com.pg for assistance.

Q What happens if my Wantok Wallet is not working?

- A
- Call or email Customer Contact Centre on 3201212, 70301212 or servicebsp@bsp.com.pg for assistance.

