# Wantok Wallet FAQs

### General

#### What is Wantok Wallet?

BSP's Wantok Wallet enables you to securely send and receive money anywhere in Papua New Guinea using your mobile phone number.

Wantok Wallet is flexible to meet a customer's need, based on the frequency and value of transactions, however additional identification may be required to enable larger transaction amounts.

### What do I need to activate a Wantok Wallet?

Anyone with a valid PNG mobile phone number can use the Wantok Wallet. You do not need a bank account. You can use any phone – analogue or smart phone – it does not need to operate on the internet.

# What can I do with the Wantok Wallet?

- Send & receive funds
- Make electronic or cash deposits
- Withdraw cash from BSP ATMs as well as Withdraw / Deposit Cash at registered Agents
- Make retail payments at registered BSP Merchants
- Pay bills & make airtime purchases

### What are the fees for using the Wantok Wallet?

The Wantok Wallet offers a cost-effective ways to bank compared to a standard bank account or transactions using our Mobile Banking platform. Our BSP website contains information on Fees & Limits.

#### How secure is the Wantok Wallet?

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.

#### What is the difference between Wantok Wallet and BSP Mobile Banking?

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.

#### How do I activate my Wantok Wallet?

To activate your Wantok Wallet, you can:

- 1. Dial \*131#
- 2. Follow the prompts if you have received a SMS xxx
- 3. Go to a BSP Sub-branch or registered BSP Agent

#### What identification do I need for a Wantok Wallet?

Existing BSP Mobile Banking customers – can activate the wallet through the 'My Services' option. For a new to bank customer – Wantok Wallet can be activated with no identification (just your mobile number, name and Date of Birth) however a lower limit will apply. To learn more about the limits and identification please refer to our website.

For customers who will transact more frequently or have more funds to send/ receive – additional identification will be required and may include:

- A passport sized photo signed by a certified Referee along with any of the following ID:
- National Identification
- Driver's License
- Employment ID
- Passport
- Superannuation ID

### Sending and receiving funds

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

You will receive a SMS notification. If you do not have a Wantok Wallet, follow the SMS prompts within seven (7) 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.

# What happens if I send funds to a wrong number?

The Sender is responsible for ensuring funds are sent to the correct mobile phone number. Refunds will not be issued for funds sent to an incorrect number.

### Wantok Wallet Issues

#### What happens if I forget my PIN?

You can reset your PIN by contacting our Customer Call Centre on (+675) 7030 1212 or 320 1212.

# What happens if my phone / SIM card is lost or stolen and or I have a new mobile number?

Please contact our Customer Call Centre on (+675) 7030 1212 or 320 1212 for immediate assistance. They will need to place a STOP on your mobile number and will advise next steps.

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

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. Please contact our Customer Call Centre on (+675) 7030 1212 or 320 1212 and they will assist.

### What happens if my Wantok Wallet is not working?

Please contact our Customer Call Centre on (+675) 7030 1212 or 320 1212 and they will assist.