BSN

myBSN Mobile Application
Frequently Asked Questions (FAQ)

Application & Device	
What is myBSN Mobile Application?	myBSN Mobile Application ("App") is a mobile banking application equipped with your existing online banking features. It is an easy and convenient way to handle your banking.
What are the services available in the App?	The list of services include: **View** • Accounts: Savings • Credit Card/i • Sijil Simpanan Premium • Financing/Loan: Housing, Personal and Hire Purchase **DuitNow** • Fund Transfer • DuitNow QR • DuitNow Interbank (Credit Card/i & Financing/Loan) **Transfer** • Transfer within bank (Own, 3rd Party) CASA (Current Account or Savings Account), Credit Card/i & Financing/Loan.
Who can download and use the App?	BSN customers with myBSN Internet Banking ID can download and use the App with their existing Username and Password.
Can the new App be used in both Android & iOS devices?	Yes. You can download the App from the AppStore (iOS), Google Play Store or Huawei App Gallery (Android).
What is the minimum mobile device requirement to use the App and its services?	Your device must meet the following requirements: **Not jail-broken or rooted** The device should not have unauthorized modifications to its operating system to ensure security to the device and the App. **Stable internet connection** Your device needs to be connected to a stable internet connection to access the Mobile Banking Services. **Operating System Best Viewed Compatibility** • Apple iOS: Version 15.0 or higher. • Huawei/Android: Version 11.0 or higher. Note: If customers download the application on an operating system (OS) version that is not supported / a lower operating system version, not only will myBSN fail to operate, but customers will also be unable to use the previous downloaded BSNSecure for payment/transaction authentication, as myBSN has superseded the BSNSecure. Please check the operating system version first before downloading myBSN.

I received an error message stating "Device not compatible" when trying to download the App. What do I need to do?	If you receive **"Device not compatible"** error, try the following steps: 1. **Check system requirements** Ensure that your device meets the minimum requirements for the App. Kindly refer to the answers above. Visit the App page on the AppStore, Google Play Store or Huawei App Gallery for exact requirements. 2. **Update your device** Ensure your device's operating system is up-to-date. Go to your device's settings, then 'About phone' or 'Software update' to check for updates. 3. **Check the Settings** 1) Open AppStore, Google Play Store or Huawei App Gallery. 2) Go to "Settings". 3) Under "User Controls," ensure "Content Filtering" is set to "Show all apps". 4) Try downloading the App again. 4. **Contact BSN Contact Centre** If the issue persists, reach out to BSN Contact Centre at 1-300-88-1900 who might be aware of the problem and have specific solutions or workarounds for your device.
Do I need to be a BSN Customer in order to use the App?	Yes. If you are not a BSN Customer, you can sign up for a BSN account instantly via www.mybsn.com.my. Certain eligibility criteria applies for account opening. For further info, log onto www.bsn.com.my or contact BSN Contact Centre at 1-300-88-1900.
I already have BSNSecure. Do I need to uninstall BSNSecure and download the App? What will happen to BSNSecure?	No. You just need to go to the AppStore, Google Play Store or Huawei App Gallery, search BSNSecure and click UPDATE. BSNSecure will automatically convert to the App upon updated.
Does this App has Dark Mode feature?	Yes. The App allows users to switch the interface to a darker color scheme, reducing the overall brightness of the App. This feature is particularly useful in low-light environments as it reduces eye strain and conserves battery life on devices. When enabled, the App's background, menus, and other interface elements are displayed in dark colors, providing a visually comfortable experience in low-light conditions. Users can toggle between the regular light mode and the dark mode based on their preferences and the lighting conditions of their surroundings.

Security	
I am having difficulties performing transactions using the App. What do I need to do?	If you encounter difficulties performing transactions through the App, please follow these steps: 1. **Check Data Connection** Ensure you have a strong and stable internet connection, either Wi-Fi or mobile data, to use the App effectively. 2. **Device Storage Availability** If your device's storage space is low, consider uninstalling unused applications, deleting photos or videos, or closing unused applications to increase storage. 3. **Clear Cache & Data on the App** Navigate to your device's settings, find the App, and clear its cache and data. This action can resolve certain application issues. 4. **Restart Your Device** Restart your device and attempt the transaction again after rebooting. Sometimes, a simple restart can resolve connectivity issues. If the problem persists after trying these steps, please reach out to BSN Contact Center at 1-300-88-1900 for further assistance.

What are the security features on App?	The App prioritizes security with the following features: **Device Association** The App access is limited to a single mobile device, enhancing security. **Secured Login** Access to banking services requires a secure login procedure, including a security image and passphrase. This ensures the App connects to BSN official site, preventing phishing attempts. **Multi-Factor Authentication (BSN Secure)** Transactions are authenticated through Multi-Factor Authentication, adding an extra layer of security. **Cooling Off Period** After BSN Secure activation, a 12-hour cooling-off period is enforced for enhanced security. **Single Login Session** Only one login session is allowed per each access to the App. If the same App access is used on another device, the current session will be terminated, especially during monetary transactions. **Encrypted Transmission** Sensitive data, such as passwords and transaction information, is transmitted through secure encryption protocols (SSL), ensuring confidentiality. **No Stored Data** Confidential account information is not stored on the App, enhancing the overall security feature.
Activation	
Can I activate the App on two different devices?	No. The App is tied to one device and one username only.
I've just changed to a new device. Do I need to activate the App again?	Yes. You need to activate the App on a new device. The service on the old device will be automatically deactivated during registration of the new device. Alternatively, you may also manually choose to deactivate it on your old device through the Settings in the App.
I've just switched over to a new telco provider with a new SIM card but same mobile number. Does this impact my App settings?	No. As long as your mobile number remains unchanged, the feature will still be available to you.

What happens if I changed my number to a new mobile number?	Change of mobile number will not affect BSNSecure that have been activated on your device.
	However, if you change your mobile number, it will impact your App usage because we require SMS TAC for verification as well as for other selected transactions especially for activation and other BSN services.
	Therefore, it's essential to update your new mobile number with the bank. Please visit nearest BSN Branches or call BSN Contact Center at 1-300-88-1900 to provide your updated contact information. Kindly bring along your Identification Card for verification.
I lost my device. Can I activate the App on a new device?	Yes. Simply activate the App on your new device, verify your identity, and during the process, you will be prompted to deactivate the service on your old device.
How do I deactivate the App?	You can deactivate this feature by going to the "Settings" section within the App and select the "Unlink Device" option.
What happens to my personal account information if I lose my device?	Your personal account information will not be stored on the device after your login session.
	This means that even if someone finds or has access to your lost device, they won't be able to access your account information.
	For added security, it's important not to save or store any personal account information or passwords in your device.
	If your device is lost, you can still access the App from another device by registering the App on the new device.
	However, please note that upon reactivation, there will be a 12-hour cooling-off period.
	During this time, certain features or transactions are not available for security measure.
	Be sure to contact BSN Contact Centre for further assistance and to report the loss of your device promptly.
DuitNow QR / Scan & Pay	
How to use DuitNow QR?	You can make DuitNow QR payments to merchants by scanning the QR code or presenting your QR code for scanning.
	You can also scan QR to perform Person-to-Person fund transfers within close proximity of BSN Customers and/or other DuitNow QR supported bank or e-wallet mobile applications.
	Here are the steps:
	TO PAY 1. Tap on the DuitNow QR icon via the App Home Screen. 2. Place the QR Code in the scan area and scan the QR code. 3. Key in amount to pay. 4. Confirm & Complete transaction.

	TO RECEIVE MONEY
	1. Tap on the DuitNow QR icon via the App Home Screen.
	2. Choose Receive and the QR Code will be on display.
Where can I use DuitNow QR?	You can make payments to individuals with DuitNow QR code using any participating bank applications or e-wallet mobile applications and anywhere the DuitNow QR code is on display at participating merchant outlets.
How much is the transaction fee for using DuitNow?	No charges are applicable for transfers below RM5,000.00. Transfers of RM5,000.00 and above will incur a RM0.50 charge per transaction.
How to change my DuitNow mobile number?	You may change / update your mobile number at any BSN Branch to register the new number.
Can I transfer to a DuitNow ID registered to another bank?	Yes. As long as the DuitNow ID is registered with the respective banks.
Can the same DuitNow ID be linked to another bank's account?	Each DuitNow ID can only be tagged to one bank account at any given time.
Can I register for DuitNow if I'm not a Malaysian?	Yes. You can use your mobile number or passport number registered with the bank as your DuitNow ID.
Is Scan & Pay free of charge for local transactions?	Yes. Scan & Pay is absolutely free for all users of the App or if they are DuitNow QR participants.
Who can use Scan & Pay?	All App users are able to use Scan & Pay and DuitNow QR services.
How do I set up Scan & Pay?	To set up Scan & Pay on the App for the first time, follow these steps: 1. Log in with your Username and Password; 2. Tap the 'Scan & Pay' teal icon at the bottom navigation bar; 3. Set your daily limit transaction up to RM1,000.00; 4. Set your cumulative limit to using 'Scan & Pay' without input password (for login through biometric) up to RM250.00; 5. Click confirm button; 6. Enter the OTP number sent to your mobile phone number; 7. 'Scan & Pay' Limit is updated; 8. Allow the App to take picture, and you can start using the 'Scan & Pay' with ease; 9. For subsequent future change limit, please login into your Account on myBSN website and go to your profile to change your limit.

What are the types of limits I can set for Scan & Pay?	There are 2 types of limits: 1. **Daily Transaction Limit** is the maximum allowable transaction amount for the day. Your maximum daily transaction limit is capped at RM1,000.00. 2. **Cumulative Limit** is the maximum allowable transaction amount which will not require either a password, biometric authentication, or 6-digit PIN. The default and maximum cumulative limit is RM250.00. For payments above RM250.00 or the set preferred cumulative limit, your password or biometric access will be required for security reasons. Both limits can be updated through the App at your convenience.
How do I select my preferred Scan & Pay debiting account?	The account you've pre-selected as your account will be your Scan & Pay debiting account by default. If required, you may change your preferred debiting account to your BSN current/savings accounts or debit/credit cards, before confirming a payment.
What are the security features in place?	Your default daily transaction limit is RM1,000.00. However, you can set your preferred daily transaction limit from RM0.01 to RM1,000.00. Password or biometric (or 6-digit PIN) is required to proceed with QR payment of more than RM250 or the set preferred cumulative limit per transaction.
How do I safeguard my Scan & Pay from being abused?	You can prevent others from using your Scan & Pay by following these simple guidelines: 1. Ensure your device is protected with biometric, PIN or pattern. 2. Do not leave your device unattended. 3. Set your Scan & Pay limit based on your comfort level. 4. Regularly check your account activity for any discrepancies or unauthorized transactions.
Do I need to key in my password every time I launch and use Scan & Pay?	No. However, below are instances where your password is required: 1. First-time setup of Scan & Pay; 2. Change of Scan & Pay settings including payment limit and default account; or 3. QR payment of more than RM250.00 or your set preferred cumulative limit per transaction (password, biometric or 6-digit PIN required).

What are the types of QR codes available for scanning?	There are two types of QR codes: 1. **Dynamic QR code**: It has the merchant's account details and transaction amount embedded to it. You may scan it without entering the purchase amount. 2. **Static QR code**: It has the merchant's account details. You must enter the amount after scanning the code.
Where can I use Scan & Pay?	You can use QRPay at all participating local merchants with "DuitNow QR" logo acceptance.
What if the amount displayed on my screen is different from what the merchant/recipient had agreed on?	Please confirm with the merchant/recipient if the information shown is not reflected accurately. Should there be any discrepancies, request the merchant/recipient to regenerate a new code and scan again.
How long does it take to process QR payments / transactions?	QR payments / transfers will be processed immediately.
How do I know my payment status and if the payment has successfully been made and debited from my account?	After the payment is made, there will be a payment confirmation on the App indicating your payment has been processed. 1. **SMS Notification**: You will receive an SMS notification on your registered mobile number confirming the payment. This SMS serves as an additional confirmation of your transaction. 2. **Share Confirmation**: If needed, you can share the payment confirmation details with others. This feature allows you to provide proof of payment if necessary. 3. **Transaction History**: For a detailed overview, you can check your transaction history within the App. This feature will provide a record of all your transactions, including their statuses. Always ensure that you receive these confirmations after making any payment to guarantee the successful processing of your transactions.
Why is my payment being rejected?	Your payment may be rejected due to insufficient balance in your account, poor internet connectivity or the Merchant's QR/recipient's service being deactivated.
Why was I prompted with a Challenge Code while making payment?	As part of the App's security feature, the Challenge Code is imposed to validate your transaction.

My QR Pay / Scan & Pay was successful and I saw notification for my payment but the merchant/recipient claims not to have received it. What do I need to do?	If you receive a successful notification for your payment but the merchant or recipient claims not to have received it, follow these steps: 1. **Show Confirmation Notification:** Present the successful payment notification you received on your App as proof of payment confirmation. 2. **Generate Receipt**: If necessary, generate a digital receipt within the App. Many payment applications provide a feature to generate a receipt for completed transactions. Share this receipt with the merchant or recipient. 3. **Merchant/Recipient Verification**: Advise the merchant/recipient to check their own transaction history or payment system to confirm if the payment has been successfully processed. They might need to wait for a moment or refresh their system to see the updated transaction status.
I can't perform Scan & Pay transactions. What do I need to do?	If you encounter issues while trying to perform Scan & Pay transactions on the App, follow these troubleshooting steps: 1. **Check Camera Lens**: Ensure your device's camera lens is clean and undistorted. The QR code you're scanning should be visible, clear, and in focus. 2. **Use Built-in Flashlight**: If your device has a built-in flashlight feature, turn it on. Sufficient lighting can improve scanning accuracy. 3. **Restart Device**: Turn off and restart your mobile device. Sometimes, a simple reboot can resolve software glitches. 4. **Ensure Stable Internet Connection**: Verify you have a stable internet connection, either through Wi-Fi or mobile data. Restart the App after confirming a reliable connection. 5. **Check Device Storage**: If your device has low storage space, uninstall unnecessary applications or delete files like pictures or videos. Closing unused background applications can also free up memory and resources. 6. **Update the App**: Make sure you're using the latest version of the App. If not, update it through the AppStore, Google Play Store or Huawei App Gallery. Alternatively, delete the App and reinstall it to ensure you have the most recent version. By following these steps, you can troubleshoot common issues and enhance your experience with the Scan & Pay feature on the App.

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BSN Secure (Multi-Factor Authentication)	
What is BSNSecure?	BSNSecure is a safer and convenient way to authorize transactions through myBSN website and the App, replacing SMS TAC. This new feature is available on the App. Customers are required to register for BSNSecure on the App before enabling this transaction authorization method. BSNSecure pairs your device with your myBSN Account, offering an extra level of security as all transactions performed can only be authorized from your registered device.
How do I authorize my transactions on the App?	You will receive a push notification alert on your registered device to authorize your transaction. Upon tapping the push notification, a pop up containing all your transaction details will be prompted on the App to confirm your transaction. All you need to do is to "Approve" or "Reject" the transaction within 60 seconds.
Why do I need to wait for 12 hours before I can approve my transactions on the App?	Upon successful BSNSecure registration on the App, a 12-hour cooling-off period is enforced for enhanced security measures. Customers can start using the App after the 12 hours cooling off period ends.
What will happen if I don't approve the transaction upon receiving the push notification alert on the App?	Without your approval, your transaction will not be processed, and the amount will not be deducted from your Account.
Can I approve transactions using the App without an internet connection?	No. Internet connection is required when using the App / myBSN website. However, you can still approve transactions done on myBSN website using the App without an internet connection using the Secure TAC method. Refer to BSNSecure FAQs for more information.
I did not receive the push notification alert on the App to approve my transaction. What should I do?	Please check your internet connection and also ensure you have enable the setting in your device to receive push notification alert. You will only receive the alert if your internet connection is available and have enable the setting. If you still encounter issue to receive the push notification alert, please contact our BSN Contact Centre at 1300 88 1900 for assistance.

I did not initiate a transaction, but I've just received an alert to approve a transaction on the App. What should I do?	If you have encountered any suspicious transaction from your account, please contact our BSN Contact Center at 1300 88 1900 for assistance.

Transfer within Bank (Own or 3rd Party)
– CASA (Current Account or Savings Account), Credit Card/i & Financing/Loan Accounts

What is Transfer within Bank?	Transfer within bank typically refers to the movement of funds from one account to another within the same bank. This can involve various types of accounts, such as transferring money from a savings account to a checking account or from one customer's account to another customer's account within the same bank. These internal transfers are common for managing personal finances, making payments and ensuring that funds are allocated to the appropriate accounts within the same banking institution. It's important to note that the specific procedures and features related to transfers within a bank may vary among different financial institutions.

Safe Switch

What is Safe Switch?	The term "safe switch or kill switch" in banking typically refers to a security feature or mechanism that allows financial institutions to quickly and remotely disable or block a particular service, account, or transaction in the event of a suspicious or fraudulent activity. The purpose of a safe switch or a kill switch is to enhance security, prevent unauthorized access, and mitigate potential risks. Here are some common scenarios where a safe switch or a kill switch might be applied in banking: 1. **Lost or Stolen Cards**: If a customer reports their debit or credit card as lost or stolen, the bank can use a safe switch or a kill switch to immediately deactivate the card to prevent unauthorized transactions. 2. **Fraud Detection**: Banks employ sophisticated fraud detection systems that may flag certain transactions as potentially fraudulent. In such cases, a safe switch or a kill switch can be used to temporarily suspend the account or transaction until the bank verifies the legitimacy with the account holder. 3. **Security Breach**: In the event of a security breach or cyberattack, a bank may use a safe switch or a kill switch to disable compromised services or accounts quickly, limiting the potential damage.

	4. **Account Compromise**: If there is a reason to believe that a customer's account credentials have been compromised, a safe switch or a kill switch can be used to prevent unauthorized access until the situation is resolved.
	It's important to note that the specific implementation of a safe switch or a kill switch may vary among different banks and financial institutions. The goal is to provide a rapid response to potential threats, protect customers, and maintain the overall security of the banking system.
	Customers are often encouraged to report any suspicious activity promptly, allowing the bank to take appropriate actions, including using a safe switch or a kill switch if necessary.
Others	
Why I can only view Debit transaction history? How about Credit transaction history?	Currently, the App only displays Debit transaction. More features will be available in stages.
Why can't I paste account numbers?	The paste feature will be available soon.