



BSNeBiz - Frequently Asked Questions

QUESTION	ANSWER
GENERIC	
What is BSNeBiz?	BSNeBiz is BSN's online business banking platform that allows you to manage your business banking transactions securely and conveniently anytime, anywhere.
Who is eligible to apply for BSNeBiz services?	The following entities are eligible to use BSNeBiz: 1) Sole Proprietorships 2) Partnerships 3) Private Limited Companies (Sdn. Bhd.) 4) Government Agencies, 5) Associations, NGOs, Cooperatives and other registered organizations.
What services are available in BSNeBiz?	BSNeBiz provides services such as: 1) Account Managements 2) Fund Transfer & Bill Payments 3) JomPay 4) Bulk Payment 5) Auto Debit 6) Statutory Payment 7) Transaction Reporting 8) Workflow (Multilevel Authorization Flow)
What are the types of users available in BSNeBiz?	BSNeBiz offers two types of user setups as follow: Single User To create and perform transactions directly without requiring approval from other users. Workflow Users: Uses a multi-level approval process to ensure better control and security of corporate transactions. The available roles include: • Initiator – Creates and submits transactions. • Verifier – Reviews and verifies transaction details before they are approved. • Approver – Approves and authorizes transactions for processing. • Viewer – Has access to view statements and reports only, without the ability to perform transactions.
Is BSNeBiz available 24 hours?	Yes. BSNeBiz is available 24 hours a day, 7 days a week, subject to scheduled maintenance and service availability. However, certain transactions and services may be subject to specific operating hours or transaction cut-off times.
Are any fees or charges applicable to transactions made via BSNeBiz?	Yes. Fees and charges may apply depending on the type of transaction or service used through BSNeBiz. For the latest information on applicable fees and charges, please refer to: https://www.bsnebiz.com.my/bsncdb/commonLogin.action



Can I access BSNeBiz while overseas?	Yes. You can access BSNeBiz from overseas as long as you have an internet connection and meet the required security requirements
Can I access BSNeBiz using a mobile device?	Yes. BSNeBiz can be accessed using supported mobile devices and web browsers, providing greater convenience and flexibility for managing your business banking transactions on the go.
Can a single BSNeBiz User ID be used to access multiple company accounts?	Yes. BSNeBiz access can be configured to meet your organization's requirements. The appointed Corporate Administrator can manage and assign user permissions based on the organization's workflow structure and business needs. This includes granting access to multiple related company accounts under a single BSNeBiz User ID, where applicable.
Can I view my account details via Corporate Administrator/System Administrator login?	No. Corporate Administrator and System Administrator roles are restricted to managing organization settings, user access, and approval matrix.
Can I not appoint any System Administrator/System Authoriser for my company?	Yes. For organizations that use an approval workflow, the appointment of a Corporate Administrator/System Administrator is mandatory. The administrator is responsible for managing the organization's settings, user access, and system configuration according to the company's requirements.
Can I change my registered mobile number or email address?	Yes. Changes to your registered contact details may be subject to verification and approval requirements. You may contact your company administrator or visit the nearest BSN branch for assistance.
How does BSNeBiz protect my banking information and transactions?	BSNeBiz is secured with multiple layers of protection to help safeguard your banking information and transactions, including: 1) Secure Login Authentication 2) Approval Controls 3) Encrypted Communications 4) Automatic Session Timeouts after 5 minutes
Is there a registration fee to sign up for BSNeBiz?	No. Registration for BSNeBiz is free of charge, with no subscription fees. Your organization will have full access to all available platform features and services upon registration.
USER REGISTRATION & ACCOUNT	
How can I register for BSNeBiz?	You can register for BSNeBiz online if you have an active BSN non-individual account. Simply visit the BSNeBiz website: https://www.bsnebiz.com.my/bsn-cdb/commonLogin and select New Application to begin the registration process. Alternatively, you may register over the counter by visiting your nearest BSN branch for assistance.



What documents are required for BSNeBiz registration?	The required documents will be determined based on your application. Whether you register automatically when opening a BSN business account or apply online through the BSNeBiz website, your application will be reviewed by BSN's Centralized Processing Center (CPC). If any supporting documents are required, the CPC will contact you directly via email with the specific document requirements needed to complete your registration.
How long does it take to register for BSNeBiz?	The registration processing time may vary depending on the completeness of the application and any verification requirements. To ensure a smooth and timely registration process, please make sure that all required information and supporting documents are submitted accurately and completely.
What should I do if I forget my BSNeBiz password?	If you have forgotten your password, you may: 1) Click "Forgot Password" to reset your password, or 2) Contact your company's Corporate Administrator for assistance, or 3) Contact the BSN Contact Centre at 03-2613 1900 for further support.
What should I do if my BSNeBiz account is locked?	If your BSNeBiz account is locked, you may contact your company's Corporate Administrator for assistance. If further support is required, please contact BSN Contact Centre at 03-2613 1900
Will my User ID account become dormant?	Yes. To safeguard your account, your User ID will become dormant if there is no activity for 30 consecutive days. If your account becomes dormant, please contact our BSN Contact Centre at 03-2613 1900 to reactivate it.
Can multiple users access the same company account in BSNeBiz?	Yes. BSNeBiz allows you to assign multiple users with specific access roles tailored to your business operations. This includes Corporate Administrators for profile management, alongside transactional roles such as Initiators, Verifiers, Approvers, and Viewers.
Can User IDs and passwords be shared among staff members?	No. User IDs and passwords are strictly personal and must not be shared with others. For security and audit compliance purposes, each staff member must use their own assigned login credentials.
Why am I not receiving the One-Time Password (OTP)?	One-Time Passwords (OTP) are generated directly through the BSNeBiz Mobile App. If you experience any delays in receiving or generating them, it may be due to a temporary service disruption or an unstable internet connection. <i>Note: Please ensure that your device is connected to the internet and try again.</i>
MAKER, CHECKER & APPROVER	
What is Maker, Checker and Approver roles?	The Maker, Checker and Approver roles are used to ensure transactions are processed securely through the maker-checker-approver workflow: 1) Initiator – Prepares and submits transactions. 2) Verifier (optional) – Reviews and verifies transaction details. 3) Approver – Authorizes and releases transactions for final processing.



Can user roles be changed?	Yes. User roles and access permissions may be updated subject to organization authorization and approval requirements.
PAYMENTS	
What are the differences between DuitNow, Interbank GIRO (IBG), and RENTAS?	a) DuitNow enables instant fund transfers between participating banks, making it suitable for real-time payments. b) Interbank GIRO (IBG) transactions are processed in scheduled batches and may take longer to be credited. c) RENTAS is primarily used for high-value transfers, offering same-day settlement for eligible transactions
Why is my transaction is still pending?	Your transaction may be pending because it requires approval from the designated approver(s) under your company's authorization workflow before it can be processed.
Can I schedule future-dated transactions?	Yes. Certain transaction types of support scheduled or future-dated payments allowing you to plan and manage your payments more conveniently.
Why was my transaction unsuccessful?	Please refer to the error message displayed on your screen for the specific reason the transaction was unsuccessful and try again. If the issue persists, kindly contact BSN Contact Centre at 03-2613 1900 and provide the error details for further assistance.
Are there any transaction limits for fund transfers?	Yes. Transaction limits may apply based on the transaction type, your user role, and your company's authorization settings.
What is the maximum transaction limit for DuitNow tranfers, Interbank GIRO and RENTAS?	The maximum transaction limits per transaction on BSNeBiz are as follows: - DuitNow Transfer: From RM1 to RM50,000 - Interbank GIRO (IBG): From RM50,0001 to RM1,000,000 (RM1 Million) - RENTAS: From RM1,000,001 to RM50,000,000 (RM50 Million)
Can transaction limits be changed?	Yes. Transaction limits can be updated according to your organisation's business requirements. a) For Non-Workflow Access (Single User) STEP 1: Log in to BSNeBiz. STEP 2: Click on the Maintenance menu. STEP 3: Select Transaction Limit Management. STEP 4: Review and manage your transaction limits. b) For Workflow Access (Multi-Level Access) STEP 1: Log in to BSNeBiz. STEP 2: Click on the Maintenance menu. STEP 3: Select Edit Approval Matrix. STEP 4: Review and manage your transaction limits.
Can I cancel my transaction after it has been submitted?	Cancellation availability depends on the transaction status and processing stage. If you require immediate assistance, kindly contact BSN Contact Centre at 03-2613 1900.
Why is my transaction taking longer than expected to be processed?	Processing times may vary depending on the transaction type, bank processing schedules, or temporary service interruptions.
Can I view my transaction history?	Yes. BSNeBiz provides access to your transaction history, allowing you to conveniently monitor and reconcile your transactions.



What should I do if the beneficiary did not receive the funds?	Please verify your transaction status and ensure the beneficiary account details are accurate. If the transaction status is successful but the beneficiary has yet to receive the funds, kindly reach out to BSN Contact Centre at 03-2613 1900 for assistance.
Can I perform interbank transfers?	Yes. BSNeBiz supports interbank fund transfers via DuitNow, Interbank GIRO (IBG), and RENTAS, subject to service availability and applicable transaction requirements.
Can I make payroll or bulk payments using file uploads?	Yes. You can create payment files directly through data entry in BSNeBiz or use the e-Payment File Generator (ePFG) tool to convert Excel files into the required .txt format for upload.
What file format is required for payroll or bulk payment uploads?	Payroll and bulk payment files must be uploaded in .txt format. To simplify file preparation, Single Users, Initiators, and Approvers can download the e-Payment File Generator (ePFG) utility from the BSNeBiz portal. Simply log in and click the Tools (►) icon on the top menu bar.
Is there a cut-off time for payment processing?	Yes. Payment processing is subject to the following four (4) daily cut-off times: Cut-off Time: 10:00 AM Transfer to BSN Account: Processed immediately. Interbank Transfer (IBG): Submitted at 12:00 PM. Cut-off Time: 1:00 PM Transfer to BSN Account: Processed immediately. Interbank Transfer (IBG): Submitted at 3:00 PM. Cut-off Time: 3:00 PM Transfer to BSN Account: Processed immediately. Interbank Transfer (IBG): Submitted at 6:00 PM. Cut-off Time: 8:00 PM (Overnight) All payments received after this cut-off time will be processed on the next business day (T+1). Public Holiday: Transactions made on Saturdays, Sundays, and Federal Territory public holidays will be processed on the next business day.

How long does it take for beneficiary to receive the payment?	Transfer to BSN Accounts & DuitNow Funds are credited immediately upon successful transaction processing. Interbank GIRO (IBG) Transfers Funds will be credited on the same business day if the transaction is submitted before 3:00 PM. <i>(Note: Same-day IBG processing is conducted at 10:00 AM, 1:00 PM, and 3:00 PM. Transactions submitted after 3:00 PM will be credited on the next business day).</i> Interbank RENTAS Funds will be credited on the same business day if the transaction is submitted before 3:00 PM. RENTAS transactions submitted before 3:00 PM will be processed on the same business day during the scheduled processing times of 10:00 AM, 1:00 PM, and 3:00 PM. Transactions submitted after 3:00 PM will be processed on the next business day. <i>(Note: Subject to Kuala Lumpur, Malaysia business days, excluding Saturdays, Sundays and gazetted public holidays)</i>
Why am I unable to upload payroll file?	Upload issues are usually caused by file format errors. Before uploading, please ensure that: 1) The payment file is saved in .txt format. 2) The file content is formatted according to the required specifications. 3) The uploaded file does not contain any errors, missing information, or incomplete data.
What should I do if I suspect unauthorized transactions?	If you suspect any unauthorized activity or transactions follow the steps below: STEP 1: Immediately activate the Safe Switch feature on the BSNeBiz dashboard to block all online banking access for your organization. STEP 2: Once access has been successfully blocked, contact the BSN Contact Centre at 03-2613 1900 immediately and report the incident for further assistance and investigation.
Can I export transaction history?	Yes. You can export detailed transaction history reports and download daily activity reports for Bulk Payments, Auto Debits, and Merchant Transactions to support your reconciliation and record-keeping needs.
How long is my transaction history available in BSNeBiz?	BSNeBiz displays up to 300 of your most recent transactions on-screen for quick reference. To access older transaction records, you can download your monthly e-statements, which are available on your dashboard for up to the latest 3 months.
Can I print transaction receipts?	Yes. You can print or save transaction receipts for your records and future reference.
Is there any transaction notification or alert service?	In-app notifications are available to help you monitor transaction activities and account security.
Does BSNeBiz send notifications for transaction approvals?	Yes. BSN eBiz automatically sends email notifications to the assigned Approver(s) whenever there are pending transactions requiring their action.
OTHERS	



How can I avoid phishing or scam attempts?	To ensure the security of your account, kindly follow the instructions below: 1) Avoid clicking on suspicious links 2) Never share your One-Time Password (OTP) with anyone 3) Verify that you are accessing the official BSNeBiz website before logging in 4) Always log out after completing your banking session.
Will BSN ever ask for password, One-Time Password (OTP) or Transaction Authorization Code (TAC)?	No. BSN will never request password, One-Time Password (OTP), or Transaction Authorization Code (TAC) via phone calls, SMS, email, or any messaging applications.
What should I do if I accidentally shared my login credentials?	If you have shared your login credentials, please change your password immediately and contact BSN Contact Centre at 03-2613 1900 for assistance.
Why was my session automatically logged out?	For your security, your BSNeBiz session will automatically log out after 5 minutes of inactivity.
Is it safe to access BSNeBiz using public Wi-Fi?	You are advised to avoid accessing BSNeBiz through unsecured or public Wi-Fi networks, as these networks may expose sensitive information to potential security risks.
Which web browsers are supported by BSNeBiz?	BSNeBiz is best accessed using the latest versions of supported browsers, including Google Chrome, Microsoft Edge, Mozilla Firefox, to ensure optimal performance and security.
Why am I unable to access BSNeBiz?	Access issues may be caused by internet connectivity problems, browser compatibility issues, incorrect login credentials, or scheduled system maintenance.
The website is loading slowly. What should I do?	If you are experiencing slow loading times, please try one of the following instructions: 1) Check your internet connection. 2) Clear your browser cache. 3) Try accessing BSNeBiz using another supported browser.
Can I use my BSNeBiz User ID on more than one device?	No. Your BSNeBiz username can only be active on one device at a time. You will need to wait through a 12-hour cooling-off period before making transactions on the new device.
How can I add or remove users?	Please follow the steps below to add or remove users: STEP 1: Log in and navigate to Maintenance > User Maintenance STEP 2: From the User Maintenance screen, Sole Proprietors (single users) and Corporate Administrators can create, edit, delete, block, or unlock user profiles as required <i>Note: For organizations with an approval workflow in place, any user maintenance changes will be processed in accordance with your organization's configured workflow setup.</i>

Can I reset another user's password as an administrator?	No. For security reasons, Corporate Administrators cannot view or manually reset passwords on behalf of other users. If a user is locked out, you can unlock their profile, follow these simple steps: STEP 1: Log in and navigate to Maintenance > User Maintenance STEP 2: Once the profile is unlocked, the system will automatically send a temporary login password to the user's registered email address. STEP 3: User must complete their web login using the temporary password within its 7-day validity period. Note: Temporary passwords are sent directly to the user's registered email to ensure account security and confidentiality
How can I update my company information?	Any changes to company information, such as your company's address, contact number, or authorized personnel, must be updated through your nearest BSN branch. Note: Please bring the required supporting documents to facilitate the update process.
Can I download account statements?	Yes. You can download account statements and transaction reports for up to the latest 3 months through BSNeBiz website.
Why am I not receiving notifications?	If you are not receiving notifications, please check the following: 1) Ensure your registered email address is correct and up to date. 2) Confirm that the notification is configured to be sent to your assigned user role (e.g., Approver). 3) Check whether there are any system maintenance activities that may temporarily affect notification delivery.
Who can I contact for help?	You may contact BSN Contact Centre at 03-2613 1900 or visit the nearest BSN Branch for assistance.
What are the operating hours for BSN Contact Centre?	For the latest BSN Contact Centre operating hours, please refer to BSN's official website: https://www.bsn.com.my/page/call-us
Where can I find the BSNeBiz User Guide?	BSNeBiz User Guide is available on the official BSNeBiz information site. You can access the guide at any time by visiting https://www.bsn.com.my/page/bsnebiz and navigating to the Video Guide section.
What should I do if I need urgent assistance outside office hours?	For urgent matters, such as suspected fraud or unauthorized transactions, please contact the BSN Contact Centre at 03-2613 1900 immediately for assistance
What is a Mobile Token?	Mobile Token is a secure authentication application that provides One-Time Passwords (OTPs) for verifying access to the BSNeBiz website and authorizing corporate transactions securely.
What should I do if my registered mobile device is lost, stolen, damaged, or replaced?	1) Lost, Stolen, or Damaged Device Please contact the BSN Customer Contact Centre at 03-2613 1900 immediately to unregister the affected device. 2) Replacement with a New Device Please contact the BSN Customer Contact Centre at 03-2613 1900 to activate the application on your new device.



How can I close or terminate my BSNeBiz access?

If you wish to terminate your BSNeBiz service, please contact the BSN Customer Contact Centre or visit your nearest BSN branch for assistance.