



BSNSecure Application

1. What is BSNSecure?

BSNSecure is an application (apps) which allows you to authorise your myBSN Internet Banking transaction easier and safer through your registered mobile device.

Once you have registered and activated the BSNSecure Application as a mode of authorisation, this will be the default method to approve **ALL** your myBSN Internet Banking transactions, replacing the **SMS TAC**. For more information please visit

<https://www.bsn.com.my/page/BSNSecure>

2. What are Secure Verification, Secure TAC & SMS TAC?

Secure Verification:

A Push Notification alert will be sent to your registered mobile device to authorise myBSN Internet Banking transactions. You are required to tap on the notification to **Approve** or **Reject** the transaction within 60 seconds. The Secure Verification (Push Notification) will be the default mode to approve all your myBSN Internet Banking transactions.

Secure TAC:

In the event of no Secure Verification (Push Notification) received due to connectivity issue, Secure TAC will serve as a way for you to authorise myBSN Internet Banking transactions.

A 6-digit Secure TAC number will be generated on the BSNSecure App. You can use the number to authorise selected transactions performed via the myBSN Internet Banking.

Note: The number will appear and refresh every 60 seconds.

SMS TAC:

An authorisation method that is sent to your mobile number via SMS using your telecommunication carrier. With the launch of BSNSecure App which carries Secure Verification (Push Notification) and Secure TAC, authorisation via SMS TAC will be discontinued for selected myBSN Internet Banking services.



3. How do I register for BSNSecure Application? (Registration & Activation)

BSNSecure App can be downloaded from Google Play Store, Apple App Store or Huawei AppGallery.

Registration step for BSNSecure – New Customer

Here are the simple steps for you to complete the BSNSecure Application registration.

Step 1: Launch the application upon successful downloaded and click on **Register Now** button

Step 2: Proceed to enter myBSN Internet Banking Username and Password

Step 3: Insert Device Name, ID number & click **Submit** to confirm

Step 4: Insert SMS OTP for validation to proceed with Activation

Step 5: Upon successful activation, an acknowledgement screen will be shown to you on the BSNSecure Application

4. Does BSNSecure required to be used for all transactions?

As a measure to further safeguard your online banking security, we are moving towards having the BSNSecure as the preferred authorisation method for transactions performed via myBSN Internet Banking. (Refer to FAQ no. 31 - List of myBSN Internet Banking transactions that require BSNSecure to authorise the transaction).

5. How do I authorise my transactions with BSNSecure using Secure Verification (Push-Notification)?

You will receive a push notification alert on your registered mobile device that you have registered for BSNSecure Application. Tap on the Push Notification to view your Secure Verification, and click to **Approve or Reject** the transaction within 60 seconds.

Secure Verification/ Push-Notification (Default Method)

Step 1: Perform any transaction on myBSN Internet Banking which require BSNSecure authorisation

Step 2: Receive Push Notification on BSNSecure Application

Step 3: Tap on the notification and verify the transaction details

Step 4: Proceed with the confirmation of the transaction **Approve / Reject**

Tip: Kindly enable Push Notification service on your registered mobile device for you to receive the Secure Verification from BSNSecure App.



6. How do I authorise my transactions with BSNSecure using Secure TAC?

Secure TAC

In the event of no Secure Verification (Push Notification) received due to internet connectivity issue, Secure TAC will serve as a way for you to authorise myBSN Internet Banking transactions

A 6-digit Secure TAC number will be generated on the BSNSecure App. You can use the number to authorise selected transactions performed via the myBSN Internet Banking.

Step 1: Perform transaction via myBSN Internet Banking which requires for BSNSecure authorisation

Step 2: Click on **Request Code** at the transactions confirmation page

Step 3: myBSN Internet Banking will display **Challenge Code** for customer to enter on BSNSecure App

Step 4: Enter **Challenge Code** on BSNSecure App to generate a 6 digit Secure TAC number

Step 5: Then, enter the Secure TAC number on myBSN Internet Banking and click **Confirm** to complete the transaction

Note: Secure TAC authorisation method will only be activated after 60 seconds upon of Secure Verification (Push Notification) session has expired.

7. What will happen if I entered the wrong Secure TAC Code or my Secure TAC Code has expired?

You must request a new Secure TAC if the earlier requested code has already expired. myBSN Internet Banking transactions will be rejected if you entered the wrong Secure TAC or if the Secure TAC has expired. (Secure TAC is only valid within 60 seconds).

8. How much time do I have to approve a transaction with Secure Verification?

You are given 60 seconds to approve the transaction via the BSNSecure Application.



9. What happens if I don't approve myBSN Internet Banking transaction with the Secure Verification / Secure TAC?

The transaction will not be processed and the amount will not be deducted from your account.

10. Can I use BSNSecure to approve my transaction without an internet connection or slow connection?

Stable internet connection is required to approve transactions using Secure Verification (Push Notification) or Secure TAC.

11. Can I still use BSNSecure Application when I am overseas?

Yes, you can use BSNSecure Application when you are abroad, as long as it is the registered mobile device and you have a stable internet connection.

12. Why can't I request for SMS TAC when making transactions on myBSN?

Effective 1 July 2023, all transactions performed via myBSN Internet Banking will be authorised via BSNSecure App to replace the SMS TAC.

13. Why do some transactions use SMS TAC while others use the BSNSecure Application?

SMS TAC is **ONLY** applicable for myBSN Internet Banking registration and BSNSecure application activation. (Refer to BSNSecure Applicable transaction list) table.

14. Can I de-register BSNSecure Application?

Yes, you can perform BSNSecure Application de-registration via myBSN Internet Banking.

Please note that by de-registering your BSNSecure Application, it will not revert your authorisation method to SMS TAC.

A notification to re-register for BSNSecure Application will appear the next time you need to authorise a transaction made via myBSN Internet Banking.

Note: Customers are advised to immediately re-register the BSNSecure application on a new device to avoid any inconvenience. Without the BSNSecure Application, you will not be able to confirm and complete transactions



15. How do I de-register BSNSecure Application?

Please follow the following steps to perform de-registration of BSNSecure Application.

- Step 1: Login to myBSN Internet Banking
- Step 2: Tap on the **Manage Account** menu
- Step 3: Tap on the **BSNSecure Registration**
- Step 4: Push the toggle to de-register

16. What do I do if I do not receive the Secure Verification notification alert to authorise my transaction?

Upon BSNSecure Application registration, you are advised to enable the Push Notification on your registered mobile device.

If you still do not receive the Secure Verification (Push Notification), you can proceed to open BSNSecure Application to retrieve the transaction details and authorise it.

However, if the transaction details still not available, customer can proceed to use Secure TAC. (Refer FAQ no 4 – How to authorise transactions using Secure TAC)

17. What if my phone hangs or freezes when approving a transaction using BSNSecure?

You can check the transaction status at myBSN Internet Banking transaction history page. The status will display your transaction status, either successful or unsuccessful.

18. Can I register for BSNSecure Application on two different devices?

No, BSNSecure Application can only be registered on 1 device per NRIC/ID number.

For example: You have two mobile devices and have registered Mobile Device 1 to BSNSecure Application with IC/ID no.12345678910. Later on, if you decided to register BSNSecure Application to Mobile Device 2 with the same IC/ID no. 12345678910, the BSNSecure Application will be registered to Mobile Device 2 and the authorisation from Mobile Device 1 will automatically be de-registered.

19. What is the minimum device requirement to run BSNSecure Application?

BSNSecure Application operates on iOS 12 or later; Android 9.0 or later and Huawei 9.0.



BSNSECURE FREQUENTLY ASK QUESTION (FAQ)

Please ensure that your mobile device is always on the latest software version to ensure seamless Internet Banking experience.

20. Can I use BSNSecure Application if my device uses jailbreak on iOS or root on Android?

No, BSNSecure Application is not supported on jailbroken or rooted iOS and Android devices to ensure your internet banking account remains safe and secure.

21. I have recently changed my device. Do I need to activate BSNSecure Application again?

Yes, you will need to activate BSNSecure Application again. BSNSecure Application can only be registered to one device at a time. Upon BSNSecure Application registration and activation on a different device, you will receive a push notification and SMS alert.

Step 1: Launch the BSNSecure Application on a new mobile device

Step 2: Click on **Register Now** button and proceed to enter myBSN Internet Banking Username and Password

Step 3: You will be prompted a message if you wish to switch BSNSecure Application to a new mobile device

Step 4: Click **(Yes/No)**

Step 5: If you click **Yes**, you may continue with Registration & Activation BSNSecure Application process on the new mobile device (Refer to BSNSecure Application Registration & Activation steps)

Note: Customers are advised to immediately re-register the BSNSecure application on a new device to continue myBSN Internet Banking activities as usual.

22. I have just switched to a new Telecommunication Carrier and they have given me a new SIM card but the mobile number remains unchanged, will this have any impact on my BSNSecure Application?

No.

As long as your mobile number and mobile device remain unchanged, you can continue to authorise your myBSN Internet Banking transaction as usual.

23. What if I have changed to a new mobile number?

Changing your mobile number will not affect your BSNSecure Application activated on your device.



However, new mobile number will affect your SMS TAC which is still required to perform other selected transactions especially activation and other services at BSN.

Please visit any nearest BSN Branch to update your new mobile number.

24. What should I do if I lost my mobile device? Can I re-register for BSNSecure Application on a new device?

If you have lost your mobile device, you are advised to de-register BSNSecure Application authorisation at myBSN Internet Banking. (Refer to de-register BSNSecure Application).

Once you have done with de-registration process, you may re-register for BSNSecure Application on the new devices.

25. I did not initiate a transaction, but I've received an alert to authorise a transaction using Secure Verification. What should I do?

You can choose the **REJECT** button to disapprove any unauthorized transaction if you received Secure Verification alert.

If you encountered any suspicious activity from your account, please contact BSN Contact Centre at 1-300-88-1900 (local) or +603 2613 1900 (overseas) immediately to lodge a report.

26. Where can I get more information about BSNSecure?

For more information and step-by-step video guides, kindly visit www.bsn.com.my or call BSN Contact Centre at 1-300-88-1900 for further enquiries.

Cooling-off Period for myBSN Internet Banking & BSNSecure Application

27. Will this affect me when I register for BSNSecure Application for the first time?

As part of our responsibilities to safeguard myBSN Internet Banking activities from any unauthorised transaction, a 12 hours cooling-off period will involve the following customers:

Scenario 1 : Existing myBSN Internet Banking user who has registered for BSNSecure App for the first time

Scenario 2 : Existing myBSN Internet Banking user who has registered for BSNSecure App and then requested a change to a new mobile device



BSNSECURE FREQUENTLY ASK QUESTION (FAQ)

Scenario 3: Newly registered myBSN Internet Banking user who has performed one-time verification for myBSN Internet Banking at BSN Branches / Contact Centre and first-time registration of BSNSecure Application.

28. I am unable to use BSNSecure after making transactions at myBSN Internet Banking after I have activated it. What should I do?

Authorisation from BSNSecure Application is not immediate after registration. There is a 12 hours cooling-off period before you can proceed for transaction authorisation via BSNSecure Application.

29. I have previously activated BSN Secure on my current device. I have uninstalled BSNSecure and only recently downloaded it again on the same device. Do I need to activate BSNSecure Application and impose a 12 hours cooling-off period again?

Yes, you will need to re-activate BSNSecure. You do not need to wait for 12 hours cooling-off period since you have previously activated BSNSecure Application on the same device.

30. I have recently changed my device. Do I need to activate BSNSecure Application again?

Yes, you will need to re-activate BSNSecure Application.

Upon BSNSecure Application reactivation on your new device, you will receive a push notification and SMS notifying that the 12 hours activation period is in progress. After 12 hours, you are able to authorise the transaction via BSNSecure Application as usual.

31. BSNSecure Application Applicable Transactions.

Below is the list of transactions that requires authorisation via BSNSecure Application.

Types of Transactions	Type of Authentication		
	NA	BSNSecure	SMS OTP / TAC
Login to myBSN Internet Banking	√		
View Account Balance & Transaction History	√		
E-Statement Download	√		
Own Account Transfer & Payment (includes BSN Credit Card & Financing)	√		
e-SSP Savings	√		


BSNSECURE FREQUENTLY ASK QUESTION (FAQ)

Debit Card - Update Purchase Limit - Update Overseas Transaction Status - Update Online Purchase Status - Report Lost / Stolen Card		√	
Adding New Favorites (3 rd Party Account, DuitNow Transfer, JomPAY)		√	
NAD (DuitNow) Settings		√	
Other Account Maintenance		√	
Favorite Transfer & Payment		√	
Open Transfer (DuitNow, 3 rd party Account Transfer)		√	
Open Payment (JomPAY, Billers, Prepaid Top-up, U-Pin Purchase, 3 rd party Credit Card / Financing, FPX)		√	
Recurring (Standing Instruction)		√	
Account Setting (myBSN) - Update Profile - Update Security Questions & Answers - Update Online Image - Update Transaction Limit - Change Password		√	
Future Transfer & Recurring (SI) – 3 rd Party Account, DuitNow Transfer, JomPAY		√	
Safe Switch		√	
Credit Card PIN Request/Change			√
myBSN Internet Banking registration			√
BSNSecure Device Registration / Activation			√
Forgot Password			√