



BSNSecure
Frequently Asked Questions

NO	QUESTION	ANSWER
GENERAL		
1	What is BSNSecure ?	BSNSecure is a security authentication feature in myBSN Mobile App that allows users to securely approve and authorise banking transactions and activities.
2	What is BSNSecure , BSNSecure TAC & SMS OTP ?	a) BSNSecure 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 30 seconds. The BSNSecure (Push Notification) will be the default mode to approve all your myBSN Internet Banking transactions. b) BSNSecure TAC In the event of no BSNSecure (Push Notification) received due to connectivity issue, BSNSecure TAC will serve as a way for you to authorise myBSN Internet Banking transactions. A 6-digit BSNSecure TAC number will be generated on the BSNSecure App. You can use the number to authorise selected transactions performed via myBSN Internet Banking. c) SMS OTP SMS OTP is a transaction authorisation code sent to your registered mobile number via SMS. With the launch of the BSNSecure App, which offers BSNSecure (Push Notification) and BSNSecure TAC, SMS OTP will gradually be discontinued for selected myBSN Internet Banking services.
3	What happens if I don't approve myBSN Internet Banking transaction using BSNSecure or BSNSecure TAC?	The session will be expired within 30 seconds if it is not approved using BSNSecure or BSNSecure TAC. You will need to perform the transaction again.
4	What happens if I don't approve transaction using BSNSecure or BSNSecure TAC?	If you do not approve the transaction, it will not be processed, and no amount will be deducted from your account.
5	Can I use BSNSecure to approve my transaction without an internet connection or with a slow internet connection?	No. A stable internet connection is required to approve transactions using BSNSecure (Push Notification) or BSNSecure TAC. Please ensure your mobile device has a stable internet connection before performing any transaction.

6	Can I still use BSNSecure when I am overseas?	Yes, you can use the BSNSecure App while overseas, as long as you are using your registered mobile device and have a stable internet connection.
7	What should I do if I lose my mobile device? Can I de-register BSNSecure?	Yes, you can de-register the BSNSecure via myBSN Internet Banking by following the steps below: Step 1: Login to myBSN Internet Banking Step 2: Click on Manage Account menu Step 3: Click on BSNSecure Registration Step 4: Push the toggle to de-register
8	What should I do if my phone hangs OR freeze while approving a transaction using BSNSecure?	You can check the status of your transaction in the Transaction History section of myBSN Internet Banking. The transaction status will indicate whether the transaction was successful or unsuccessful.
9	Can I register and use the BSNSecure on more than one device at the same time?	No. The BSNSecure can only be registered on one (1) device at any given time for each NRIC/ID.
10	What is the minimum device requirement to run BSNSecure?	To use the BSNSecure, your device must meet the following minimum operating system requirements: • iOS: Version 16.0 and above • Android: Version 12 and above • EMUI: Version 13.0.0 and above
11	Is the BSNSecure supported on jailbroken iOS devices or rooted Android devices?	No. For security reasons, the BSNSecure cannot be used on jailbroken iOS devices or rooted Android devices. This helps ensure your account remains protected and secure.
12	I have recently changed my device. Do I need to reactivate the BSNSecure?	Yes. You will need to reactivate the BSNSecure on your new device, as it can only be registered on one (1) device at a time.
13	Will changing my SIM card while keeping the same mobile number affect my BSNSecure?	No. You can continue using the BSNSecure and authorise your transactions as usual.
14	I have changed my mobile number. Will this affect my BSNSecure?	No. It will not affect the BSNSecure that is already activated on your device. However, your new mobile number may affect the receipt of SMS OTP, which is required for selected transactions, including BSNSecure activation and other BSN services. Please visit your nearest BSN branch to update your mobile number.
BSNSECURE		

15	How do I authorise my transactions using BSNSecure in myBSN Mobile App?	To authorise your transaction using BSNSecure, simply follow these steps: STEP 1: Complete your transaction on myBSN Mobile App or myBSN Internet Banking and a push notification will be sent to your registered device. STEP 2: Once you've received the push notification, tap on it to view your notification then 'Approve' or 'Reject' the transaction within 30 seconds.
16	How much time do I have to approve a transaction with BSNSecure ?	You have 30 seconds to approve the transaction via the BSNSecure. If no action is taken within this period, the transaction will expire, and you will need to initiate the transaction again.
17	What should I do if I do not receive a BSNSecure to authorise my transaction?	If you do not receive the BSNSecure authorisation request, YOU MAY force close the BSN Mobile App and reopen it. Once the app is relaunched, the BSNSecure approval request will be displayed automatically for you to authorise the transaction. <i>Note: If the transaction details are still not available in myBSN Mobile App, you may authorise the transaction using Secure TAC.</i>
18	I did not initiate a transaction but received a BSNSecure request. What should I do?	If you did not initiate the transaction, do not authorise the BSNSecure request. Please visit your nearest BSN branch or contact the BSN Contact Centre at 03-2613 1900 for immediate assistance.
BSNSECURE TAC		
19	How do I authorise my transactions using BSNSecure TAC in myBSN Mobile App?	If you do not receive a BSNSecure (Push Notification) due to internet connectivity issues, you may use BSNSecure TAC as an alternative method to authorise your myBSN Internet Banking transactions by following the steps below: STEP 1: Perform a transaction via myBSN Internet Banking that requires BSNSecure authorisation. STEP 2: Click on Request Code at the transactions confirmation page STEP 3: A Challenge Code will be displayed on myBSN Internet Banking. Enter the displayed Challenge Code into the BSNSecure STEP 4: Enter Challenge Code on BSNSecure App to generate a 6-digit BSNSecure TAC number STEP 5: Enter the generated BSNSecure TAC into myBSN Internet Banking and click Confirm to complete the transaction
20	What would happen if I entered the wrong BSNSecure TAC Code or my BSNSecure TAC Code has expired?	If your BSNSecure TAC expires, simply request a new one. <i>Note: BSNSecure TAC is valid for 30 seconds only. Transactions will be rejected if an incorrect or expired BSNSecure TAC is used.</i>
SMS OTP		

21	Why can't I request for SMS OTP when making transactions on myBSN Internet Banking?	Effective 1 July 2023, SMS OTP is no longer used for transaction authorisation on myBSN Internet Banking. All transactions must be authorised via the BSNSecure (Push Notification).
22	Why do some transactions use SMS OTP while others use the BSNSecure?	The authorisation method depends on the type of transaction being performed. SMS OTP is only applicable for myBSN Internet Banking registration and Forgot Password requests . All other applicable transactions must be authorised using BSNSecure via BSNSecure (Push Notification) or BSNSecure TAC.
ACTIVATION VIA BSN ATM/CRM		
23	What is BSNSecure Activation via BSN ATM or CRM?	BSNSecure activation via a BSN ATM or CRM is a convenient self-service option that allows you to activate BSNSecure using your BSN Debit Card or Credit Card. This means you can complete the activation securely without needing to visit a branch or contact our Contact Centre.
24	Who is eligible to activate BSNSecure via ATM or CRM?	This service is available to BSN customers who meet the following requirements: • Active BSN Debit Card or Credit Card • Registered with myBSN Internet Banking • Have a valid mobile phone number registered with BSN.
25	What are the benefits of activating BSNSecure via ATM or CRM?	The benefits of activating BSNSecure via BSN ATM or CRM are: • Convenient self-service activation • No branch visit required • Faster activation process. • Time-saving and hassle-free
26	How do I activate BSNSecure via BSN ATM or CRM?	Follow these steps to activate BSNSecure via a BSN ATM or CRM: 1. Visit any BSN ATM or CRM. 2. Insert your BSN Debit Card or Credit Card and enter your PIN. 3. Select BSNSecure Activation from the menu. 4. Follow the instructions displayed on the screen. 5. Complete the activation process. <i>Note: Transactions using the BSNSecure function can be performed 12 hours after successful activation.</i>
27	Is there any fee for activating BSNSecure via a BSN ATM or CRM?	No. There are no charges for activating BSNSecure via a BSN ATM or CRM.

28	Do I need to visit a BSN branch after activating BSNSecure via BSN ATM or CRM?	No, you do not need to visit BSN branch after successfully activating BSNSecure via BSN ATM or CRM. <i>Note: BSNSecure will be activated after the 12-hour cooling-off period has ended.</i>
29	What should I do if BSNSecure activation via BSN ATM or CRM is unsuccessful?	If your BSNSecure activation via BSN ATM or CRM is unsuccessful, please try again at another BSN ATM or CRM. If the issue persists, contact the BSN Contact Centre at 03-2613 1900 for assistance or visit your nearest BSN branch for further support
30	Where can I find BSN ATM and CRM locations for BSNSecure activation?	You can easily locate the nearest BSN ATM, CRM or branch through: • BSN Website: https://www.bsn.com.my/page/locate-us • BSN Generative AI Banking Assistant (Bella): Just type your current location (e.g. Shah Alam, Johor Bahru), and Bella will guide you to the nearest BSN ATM, CRM or branch.
31	How will I know if my BSNSecure has been successfully activated?	Once your BSNSecure activation is successful, you will receive an SMS notification stating that your device is under a 12-hour cooling-off period.
32	What happens if I do not activate BSNSecure via a BSN ATM or CRM?	If you do not activate BSNSecure, you will not be able to proceed with any transactions that require authentication and approval through myBSN Mobile App or Internet Banking.
33	What should I do if I forget the PIN for my BSN Debit/Credit Cards that is required for BSNSecure activation?	If you have forgotten your BSN Debit Card or Credit Card PIN, please contact BSN Contact Centre at 03-2613 1900 for assistance or visit your nearest BSN branch.
34	What should I do if I receive an “ Unable to process this transaction ” message when activating BSNSecure at BSN ATM or CRM?	If you receive the message “Unable to process this transaction” during the BSNSecure activation process at BSN ATM or CRM, please try again in a few minutes. If the issue persists, please contact BSN Contact Centre at 03-2613 1900 or visit the nearest BSN branch for assistance.
35	What should I do if I am overseas and need to activate BSNSecure?	If you are overseas and need to activate BSNSecure, please contact the BSN Contact Centre at 03-2613 1900 for assistance.

36	What are the operating hours of BSN ATMs and CRMs?	BSN ATMs and CRMs are available daily from 7:00 a.m. to 11:45 p.m. , subject to the availability of each machine. We recommend checking your preferred location before making your visit.
37	How can I check the status of my BSNSecure?	Once the 12-hour cooling-off period has ended, you will receive an SMS confirming that your BSNSecure is active. You may then use BSNSecure to securely approve transactions through the myBSN Mobile App.
38	Why do I need to activate BSNSecure at BSN ATM or CRM?	This additional security measure helps protect you from unauthorised access, account takeover attempts and fraudulent transactions, giving you greater confidence whenever you bank with BSN.
COOLING-OFF PERIOD		
39	Will the cooling-off period apply when I register for the BSNSecure for the first time?	Yes. A 12-hour cooling-off period will apply upon your first-time registration of the BSNSecure. The affected users are as follows: - Existing myBSN users who register for the BSNSecure for the first time. - Existing myBSN users who have already registered for the BSNSecure and change to a new mobile device. - Newly registered myBSN users who have completed the one-time verification process at a BSN ATMs or CRMs and register for the BSNSecure for the first time.
40	What should I do if I am unable to use the BSNSecure after activation?	If you are unable to use the BSNSecure after activation, it may be because you are still within the 12-hour cooling-off period. Please try again once the cooling-off period has ended.
41	I reinstalled the myBSN Mobile App on the same device. Do I need to activate BSNSecure again, and will the 12-hour cooling-off period apply?	Yes. You will need to reactivate BSNSecure by just login in to myBSN mobile app. However, the 12-hour cooling-off period will not apply if you reactivate it on the same device that was previously registered for BSNSecure.
42	I have changed to a new device. Do I need to reactivate BSNSecure?	Yes. You will need to reactivate the BSNSecure on your new device. Upon successful reactivation, you will receive a push notification and SMS informing you that the 12-hour cooling-off period is in progress. Once the cooling-off period has ended, you may authorise transactions via the BSNSecure as usual.
43	Who can I contact for help?	You may contact BSN Contact Centre at 03-2613 1900 or visit the nearest BSN Branch for assistance.