

## **myBSN Internet Banking Frequently Asked Question**

### **1.0 Getting Started**

- 1) Do I need to open a new account to register for Internet banking?
  - No. You may use your existing account and ATM card number.
- 2) Can I open an account online?
  - Online account opening is not available at the moment, but it is part of our upcoming implementation plan.
- 3) When can I start using this service?
  - You may start using the service after you have successfully registered and bound your device through the myBSN Mobile App and activated BSNSecure by calling the BSN Contact Centre or visiting a BSN branch. The activation will take effect after a 12-hour cooling-off period.
- 4) I don't have a banking account with myBSN. Can I still use this service?
  - To use the online services via myBSN, you must have a BSN Savings Account with an ATM card or a BSN Credit Card and be registered with myBSN.
- 5) Can I register a foreign mobile phone number?
  - Registration for BSNSecure using an overseas phone number is currently unavailable.
- 6) Do I need to re-register with myBSN after my ATM card is replaced (due to theft, loss, etc.)?
  - No, re-registration is not required. Once you have successfully registered with myBSN, your account will remain active even if your ATM card is replaced. Please visit the nearest BSN branch to replace your ATM card and RM15 will be charge upon card replacement.
- 7) Can I use the same Username as my Password?
  - As a security measure, it is advised not to use the same password as your username. Always choose a different and secure password.
- 8) If I have forgotten my Password, how can I reapply for a new Password?
  - You may click on the Forgot Password button and enter your card details.
- 9) Can I change my password?
  - Yes, you can. Simply log in to myBSN Internet Banking and click on the 'Profile Management' tab, then select 'Change Password'. You will need to verify the request using BSNSecure via the myBSN Mobile and enter your ATM card details to complete the process.

10) What precautions can I take to protect my PIN and password?

- Do not log in to myBSN via any links provided in emails. It is advisable that you manually type the official URL [www.mybsn.com.my](http://www.mybsn.com.my) into your browser to access the site. Learn more about online safety at [Security Tips](#).

11) If I have trouble with Login, what should I do?

- Just call our Customer Service Centre at [+603-2613 1900](tel:+603-26131900). We're available 24 hours a day to assist you.

12) What should I do if I forgot my Username?

- Just call our Customer Service Centre at [+603-2613 1900](tel:+603-26131900). We're available 24 hours a day to assist you.

13) Are there any charges for using myBSN?

- No, there are absolutely no charges for using myBSN. We're here to make banking easier and more convenient for you.

14) Why is myBSN account balance showing 'NA'?

- If your account balance shows 'NA', it is most likely due to a temporary technical disruption in the myBSN Internet Banking system.

15) What should I do if myBSN account balance shows 'NA'?

- Your savings account balance is not affected. This may be due to a temporary system disruption. You are advised to try checking again later. If the issue persists, please contact our BSN Contact Centre.

## 2.0 Fund Transfer

1) What is Fund Transfer?

- Fund Transfer refers to the process of transferring money from one bank account to another, either within the same bank or between different banks.

2) Can I make Open Payment or Open Funds Transfer?

- Yes

3) What is the daily maximum transaction limit and charges for each transaction?

- Your limit and charges for each transaction as per table below:

| No. | Transaction Types                      | Charges                                         | Maximum Limit<br>(Starting 15 June 2025) |
|-----|----------------------------------------|-------------------------------------------------|------------------------------------------|
| 1   | InterBank Giro (IBG)                   | RM0.10 for every transaction                    | Combine Limit Transaction<br>RM50,000    |
| 2   | DuitNow Transfer                       | RM0.50 for transaction amount RM5,000 and above |                                          |
| 3   | DuitNow QR Transfer                    |                                                 |                                          |
| 4   | DuitNow Request-To-Pay (RTP) – Approve |                                                 |                                          |

| No. | Transaction Types                 | Charges | Maximum Limit<br>(Starting 15 June 2025) |
|-----|-----------------------------------|---------|------------------------------------------|
| 5   | Third Party Transfer (BSN to BSN) | RM0.00  | RM50,000                                 |

- 4) How do I check my Funds Transfer History?
  - After logging in to myBSN Internet Banking, go to Account Overview and select your preferred account. Then, click on 'View myBSN Transaction History'. You can view payments made within the last 60 days.
- 5) Can I perform fund transfer to other banks?
  - Yes. You may transfer fund to other banks using Interbank GIRO (IBG), DuitNow Transfer, DuitNow QR Transfer and DuitNow Request-To-Pay (Approve).
- 6) How long does it take for the funds to be transferred to the other bank's account?
  - With DuitNow services, funds are transferred instantly to the recipient's account at another bank. However, refunds via Interbank GIRO (IBG) are subject to processing times as outlined here (<https://www.bsn.com.my/page/interbank-giro>)

### 3.0 Bill Payment

- 1) What is Bill Payment?
  - Bill Payment is a payment facility which allows you to pay bills to participate payee corporations via myBSN Internet banking.
- 2) Where can I view my payment transactions?
  - After logging in to myBSN Internet Banking, go to Account Overview and select your preferred account. Then, click on 'View myBSN Transaction History'. You can view payments made within the last 60 days.
- 3) What happens if I have insufficient funds in my account?
  - If you are making an immediate payment, you will see an 'Unsuccessful' message and a reject code.
- 4) Do I need to pay the service fee each time I pay my bills?
  - Our Bill Payment service is free.
- 5) What is the daily maximum limit for Bill Payment transaction via myBSN?
  - The daily maximum limit for Bill Payment transaction is RM3,000.00.

### 4.0 Credit Card

- 1) Can I make payments to other banks' credit cards?
  - At the moment, you can only make payments for BSN Credit Cards. However, payments to other banks' credit cards can be made using the Interbank GIRO (IBG) (Refer to Item 2.0 Fund Transfer).

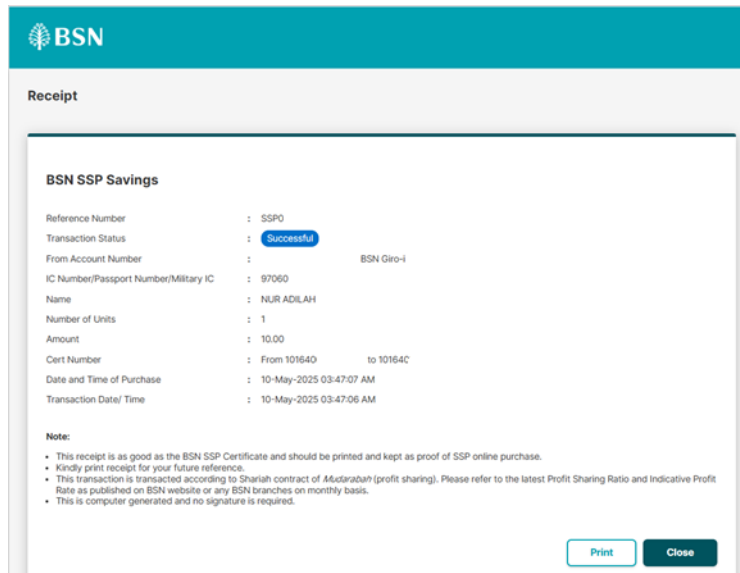
- 2) Is there a charge if I pay my BSN credit cards online?
  - No, there are absolutely no charges for paying your BSN credit cards online. We're here to make banking simple and convenient for you.
- 3) How do I check my Credit Card Transaction History?
  - You can check your BSN Credit Card transaction History-via myBSN Internet Banking.
- 4) What is the daily maximum limit for 3rd Party Credit Payment transaction via myBSN?
  - The daily maximum limit for 3<sup>rd</sup> Party Credit Card Payment transaction is RM10,000.

## 5.0 Pin Purchase

- 1) Can I purchase the PINs for other people?
  - Yes, you can. You may enter the student's/candidate's NRIC.

## 6.0 SSP Purchase

- 1) If I don't have an account with BSN, can I purchase SSP online?
  - BSN SSPs are designed especially for BSN customers only. You must have a valid BSN ATM card and be registered as a myBSN Internet Banking user to make an online SSP purchase.
- 2) How will I receive my SSP Certificate if I purchase online?
  - Hard copies of SSP Certificates will no longer be issued for online purchases. Your SSP certificate number will be displayed on your purchase receipt if you purchase SSP via online.



**BSN**

**Receipt**

**BSN SSP Savings**

|                                       |                           |            |
|---------------------------------------|---------------------------|------------|
| Reference Number                      | : SSP0                    |            |
| Transaction Status                    | : Successful              |            |
| From Account Number                   | :                         | BSN Giro-i |
| IC Number/Passport Number/Military IC | : 97060                   |            |
| Name                                  | : NUR ADILAH              |            |
| Number of Units                       | : 1                       |            |
| Amount                                | : 10.00                   |            |
| Cert Number                           | : From 101640             | to 101640  |
| Date and Time of Purchase             | : 10-May-2025 03:47:07 AM |            |
| Transaction Date/ Time                | : 10-May-2025 03:47:06 AM |            |

**Note:**

- This receipt is as good as the BSN SSP Certificate and should be printed and kept as proof of SSP online purchase.
- Kindly print receipt for your future reference.
- This transaction is transacted according to Shariah contract of *Mudharabah* (profit sharing). Please refer to the latest Profit Sharing Ratio and Indicative Profit Rate as published on BSN website or any BSN branches on monthly basis.
- This is computer generated and no signature is required.

[Print](#) [Close](#)

- 3) What is the daily maximum limit for SSP Purchase transactions via myBSN?
  - There is no limit for SSP purchase via myBSN **you can buy as many as you like!**

## 7.0 Transaction Limit

- 1) Why is there a cooling-off period when I increase my transaction limit?  
For security reasons, this cooling-off period was implemented to protect your account from any unauthorised changes or fraudulent activities.
- 2) Will I still be able to use myBSN during the cooling-off period?
  - Yes, you can only perform your usual banking transactions and activities, such as checking balance, transferring funds to recipients and paying bills.
- 3) What happens during the cooling-off period if I increase my transaction limit to a new limit?
  - The new transaction limit, which has not yet been activated, will undergo a 12-hour cooling-off period. You will need to wait until the new cooling-off period ends before performing transactions that exceed the transaction limit you have set.
- 4) Does this cooling-off period apply to myBSN Internet Banking?
  - Yes, you'll need to serve the 12-hour cooling-off period on the myBSN Internet Banking when you increase your transaction limit.
- 5) Does every transaction limit change require a 12-hour cooling-off period?  
Yes, currently, **any changes to the transaction limit** for the **Fund Transfer** feature are subject to a **12-hour cooling-off period** before they become effective.
- 6) What are the transaction limits for each type in myBSN Internet Banking?
  - You may refer to the table below:

| No. | Transaction Types                | Maximum Limit (RM)               |
|-----|----------------------------------|----------------------------------|
| 1)  | InterBank Giro (IBG)             | Combine limit transaction 50,000 |
| 2)  | DuitNow Transfer                 |                                  |
| 3)  | DuitNow QR Transfer              |                                  |
| 4)  | DuitNow Request-To-Pay - Approve |                                  |
| 5)  | DuitNow QR Payment               | 50,000.00                        |
| 6)  | DuitNow DOBW                     | 50,000.00                        |
| 7)  | 3rd Party Fund Transfer          | 50,000.00                        |
| 8)  | 3rd Party Credit Card Payment    | 10,000.00                        |
| 9)  | 3rd Party Financing Payment      | 10,000.00                        |
| 10) | Bill Payment                     | 10,000.00                        |
| 11) | FPX Payment                      | 30,000.00                        |
| 12) | eGOLD Purchase                   | 50,000.00                        |
| 13) | eGOLD Sell                       | 50,000.00                        |

- 7) What is a combined transaction limit?
  - A combined transaction limit is an additional security control that sets a maximum total amount you can transact per day across multiple selected modules. This is separate from each module's individual transaction limit.

- 8) How does the combined transaction limit work?
  - The combined transaction limit works as an overall cap. Even if there are remaining limit under each individual module, the total combined transactions across all modules cannot exceed the set daily combined limit.
- 9) Which transactions are included in the combined limit?
  - Combined transaction limits apply to high-risk or high-value transactions, as follows:
    - a. Interbank Giro
    - b. DuitNow Transfer
    - c. DuitNow QR Person-to-Person (P2P)
    - d. DuitNow RTP (Request-To-Pay) RTP – Approve
- 10) Can I change my combined transaction limit?
  - No. The combined transaction limit is fixed and cannot be changed. Only the individual limits can be changed.
- 11) What happens if my transaction exceeds the combined transaction limit?
  - If the total daily transactions for the included modules have reached the combined transaction limit, your next transaction will be declined even if the individual module limits have not been fully utilised.

## 8.0 BSN Secure

- 1) What is BSNSecure?
  - BSNSecure is an enhanced online security feature for myBSN Internet Banking. The BSNSecure function allows you to authorise your myBSN transactions safely and seamlessly.
- 2) Does BSNSecure required for everyone?
  - Yes, BSNSecure is mandatory for all users to ensure a safe and secure online banking experience.
- 3) How to apply BSNSecure?
  - You are required to register BSNSecure for the first time on your device or when changing to a new device. Activation must be done through the BSN Contact Centre or by visiting the nearest BSN branch.
- 4) How many mobile phones can I register for BSNSecure?
  - You are only allowed to register one device at a time.
- 5) Is there a charge for receiving BSNSecure?
  - No, BSN does not charge any fees for BSNSecure.

## 9.0 Security

- 1) What happens if I suspect illegal or fraudulent transactions on my account?
  - Your account security is our utmost priority. If you suspect any illegal or fraudulent transactions, please contact our 24-hour Customer Service Centre immediately at [+603-2613 1900](tel:+603-26131900). You may also visit your nearest BSN branch to lodge an official report.

- 2) How do I cancel my Internet Banking facility?
  - Simply contact our 24-hour Customer Service Centre at [+603-2613 1900](tel:+603-26131900) and inform us of your request.
- 3) After logging out, there's a note advising me to 'clear cache'. How do I do that?
  - Different browsers have different steps to clear cache. Click on [Security Tips](#) to view our guide on how to clear cache for IE7, Mozilla Firefox and Google Chrome browsers.

## 10.0 Further Information

For more information on the following BSN's services:

- 1) myBSN Internet Banking:
  - Click [here](#) for the Terms and Conditions of myBSN Internet Banking
  - Click [here](#) for the Frequently Asked Questions on myBSN Internet Banking
- 2) myBSN Mobile:
  - Click [here](#) for the Terms and Conditions of myBSN Mobile
  - Click [here](#) for the Frequently Asked Questions on myBSN Mobile
- 3) BSNSecure:
  - Please visit BSNSecure page [here](#) to find out the types of transactions that require authentication through BSNSecure