BSN Pay

(Merchant)

Frequently Asked Questions

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1. GENERAL

1.1. Web, Application & Device

1. **What is BSN Pay?**
   A digital platform, available as a mobile application and website, that enables Merchants with BSNeBiz username and password to process payments and access financial reporting services.

2. **Who can download and use BSN Pay?**
   BSN Merchants with a valid BSNeBiz username and password. BSN Merchants also can share access with their staff by creating sub-accounts via the "Manage User" function. If you are interested to apply, click "Interested to Apply?" on the login page and call the contact number displayed.

3. **Are there any charges for using BSN Pay?**
   No. The BSN Pay mobile application and web portal are provided free of charge. You can download, register, and enjoy the available features without any subscription or application fees.

4. **Can I have both the BSNeBiz mobile application and the BSN Pay mobile application on my smartphone?**
   Yes. You may continue using both applications on your smartphone. While each app serves a different purpose, they complement one another to give you greater convenience and flexibility in managing your banking and everyday digital transactions.

5. **Is BSNeBiz mobile application the same as BSN Pay?**
   No. The BSNeBiz Mobile App and the BSN Pay serve distinct purposes, each designed to enhance your business operations in different ways.

   - **BSNeBiz Mobile App:** A secure corporate mobile banking app for BSN business customers to manage daily banking and accounts anytime, anywhere. Users can view real-time balances, perform fund transfers (Third-Party, IBG, DuitNow, RENTAS) and bill payments (JomPAY), process bulk and statutory (EPF) payments, manage approval workflows, and authorize transactions using secure tokens.

   - **BSN Pay:** A dedicated platform designed for BSN Merchants using their BSNeBiz credentials to process customer payments and access financial reporting tools.

   Together, both platforms provide complete, seamless business account management experience.

6. **Can BSN Pay be used on Android, iOS and Huawei devices?**

   Yes, BSN Pay is available on Android, iOS, and Huawei devices. You can download the application from the Google Play Store (Android), Apple App Store (iOS), or Huawei AppGallery (Huawei) and start managing its features anytime, anywhere.

7. **What is the minimum mobile device requirement to use BSN Pay and its services?**

   To ensure a secure and seamless experience, your device must meet the following requirements:

   - The device must not be rooted or jailbroken.
   - A stable internet connection is required.
   - The device must be running iOS 16.0 or later, Android 12.0 or later, and EMUI 13.0.0 or later.
   - Screen lock protection (Password, PIN, Pattern, or Biometric Authentication) must be enabled on the device.

   These requirements help safeguard your account and ensure the BSN Pay app functions securely and optimally.

8. **How can I access BSN Pay via web browser?**

   BSN Pay via web browser is available only to BSN Merchants. The BSN Pay web portal offers same Merchant features available in the BSN Pay app, including Pay By Card and Terminal Management. However, certain functionalities, such as device binding and push notifications are available only through BSN Pay app.

   You can access the BSN Pay web portal on your PC using Google Chrome, Mozilla Firefox, Safari, or Microsoft Edge at www.merchant.bsn.com.my/login. For the best viewing experience, please use the latest or second-latest version of your browser.

1.2. BSN Pay Credentials

1. **Why are the features and functions available on BSN Pay different compared to others?**

   Feature availability depends on your account type:

   - **BSN Merchants:** Access levels vary based on assigned user roles. The primary BSNeBiz account holder is automatically assigned the Super Admin role and can create sub-accounts with specific permissions:

     (a) Super Admin: Account owner with full administrative and transaction access.
     (b) Manager: Assists the Super Admin in managing the BSN Pay account.
     (c) Supervisor: Limited administrative access but authorized to perform transactions.
     (d) Viewer: Read-only access to view transactions and reports (cannot perform transactions or edit account settings).

2. **What if my login ID gets locked when I try to log into BSN Pay?**

   Your BSN Pay login ID is tied to your BSNeBiz account. For Super Admin account, please click "Having trouble signing in?" on the BSN Pay login page and will be directed to the BSNeBiz website to reset your password. For Merchant Sub-Accounts, please contact your Super Admin or Manager to reset your password.

3. **Will I be able to login to BSN Pay if I only have a BSNeBiz account?**

   Yes, your BSN Pay account is tied to your BSNeBiz username and password. Just insert the same credentials to access your account.

4. **How many devices can I bind to the same BSN Pay (i.e. username)?**

   For security purposes, only one device can be linked to your BSN Pay account at any given time. If you log in using a new device, the previously linked device will be automatically unbound. A 12-hour cooling-off period will apply after successful activation before you can fully access the app on the new device.

   However, BSN Pay web portal does not have such restrictions.

5. **Why do I receive an error message upon inserting my username and password during login?**

   An error message may appear if the username or password entered does not match our records or does not meet the required format.

   Please try the following:
   - Review the message displayed on-screen and ensure that your username and password are entered correctly.
   - Use the **"Having trouble signing in?"** feature by entering your username and registered email address to receive a temporary password.

1.3. Security

1. **I cannot perform any transactions through BSN Pay. What should I do?**

   If you are unable to perform transactions using BSN Pay, please try the following troubleshooting steps:

   - Restart your device and try the transaction again.
   - Check your internet connection and ensure you are connected to a stable Wi-Fi or mobile data network.
   - Ensure sufficient device storage is available. If your storage is almost full, remove unused apps, photos, videos, or files to free up space.
   - Clear the cache and data of your Apple App Store, Google Play Store, or Huawei AppGallery as below:

     Apple App Store:
     1. Close the App Store.
     2. Restart your device.
     3. Reopen the App Store.

Android Google Play Store:

1. Open Settings > Select Apps or Apps & Notifications.
2. Select Google Play Store. You may need to tap See all apps first.
3. Select Storage & cache > Tap Clear cache.
4. To reset the Play Store completely, tap Clear storage or Clear data, then confirm by tapping Delete.
5. Reopen the Google Play Store.

Huawei AppGallery:

1. Open Settings > Select Apps or Apps Notifications.
2. Find and select AppGallery.
3. Select Storage > Tap Clear cache.
4. To reset AppGallery completely, tap Clear data and confirm.

- Uninstall and reinstall BSN Pay to ensure you are using the latest version as below:
  - iOS version 16.0 and above.
  - Android version 12.0 and above.
  - EMUI version 13.0.0 and above.

If you have issues with the web portal, please try any one of these methods below:

- Restart your device and try to perform the transaction again.
- Check your internet connection and ensure you are connected to a stable Wi-Fi or mobile data network.
- Check device RAM availability – If your device's RAM is full, please close other applications and try again.
- Clear cache & data on the web browser.
- Close the browser, launch again and access the web portal.

2. **What are the security features on BSN Pay?**

Your security is our priority. BSN Pay is equipped with multiple security features to help protect your account and personal information, including:

- The mobile device is tied only to your BSN Pay account credentials (i.e. username(s)).
- Access to BSN Pay services is protected by a secured login procedure using secret phrases to ensure the system is connected to the official BSN site.
- Only 1 login session is allowed per BSN Pay access (i.e. specific username & password). If the same BSN Pay access is used to login from another device, the current session will be terminated automatically and unbind the account from current device. However, BSN Pay does allow 1 active session on mobile application and 1 active session on web portal concurrently.
- Sensitive data such as password or transaction information will be transmitted to a public network through secured protocols SSL, TLS and HTTPS.

- Confidential account information will not be stored on the mobile device or web browser.

3. **What happens if I lose my mobile phone or computer (PC)?**
   Don't worry. Your BSN Pay account remains protected because sensitive account information is not stored on your device. For added security, we recommend that you do not save passwords or login credentials on your phone or computer.

   If your device is lost or stolen, please contact Merchant Helpdesk at 03-2028 3222 Ext. 14587 / 16104 immediately to request a temporary suspension of your BSN Pay access and help prevent unauthorized use of your account.

4. **Can I access BSN Pay when I'm travelling overseas?**
   Yes. You can continue to access and use BSN Pay while travelling overseas, provided you have a stable internet connection. To avoid unexpected charges, we recommend checking with your mobile service provider regarding international roaming rates and data usage fees before your trip.

2. Homepage

1. **What is "Notification"?**
   The Notification feature serves as your in-app inbox, where you can view important updates from BSN. This includes transaction-related notifications, security alerts, and service announcements, ensuring you stay informed even if you miss a push notification.

2. **What will be displayed on the Homepage?**
   Displays an overview of recent transactions, including Total Sales for Today and Total Sales for Yesterday.

3. Transaction

1. **What is "Pay by Card"?**
   Pay by Card is a payment acceptance feature to allow BSN's Merchants to collect card payments. This function is available for Super Admin, Manager and Supervisor.

2. **What is "Approval History"?**
   Approval History function allows BSN's Merchants to view the transactions performed, with the function to void the transaction or resend receipts to customers. This function is available for Super Admin, Manager, Viewer and Supervisor.

3. **What is "Settlement Enquiry"?**
   Settlement Enquiry function allows BSN's Merchants to view the settlement performed by each terminal. It can be filtered by Daily, Monthly or Yearly. BSN's Merchants can download the settlement statement under the daily tab. This function is available for Super Admin, Manager and Viewer.

4. **What is "Adjustment Enquiry"?**
   Adjustment Enquiry function allows BSN's Merchants to view any adjustment that BSN made to

your account. This function is available for Super Admin, Manager and Viewer.

4. Management

1. **What is “Terminal Setup”?**

   The Terminal setup function allows BSN’s Merchants to assign/remove Supervisor sub-account to a Terminal ID (TID), which allows the sub-account to accept payments. This function is available for Super Admin and Manager only.

2. **What is “Manage User”?**

   Manage user function allows BSN’s Merchants with Super Admin or Manager role to manage sub-account, and assign roles such as Manager, Viewer and Supervisor to manage sub-account’s access in BSN Pay. Related functionality includes creating and editing accounts, assigning roles, and resetting passwords. This function is available for Super Admin and Manager only.

5. Account

1. **What is “Merchant Profile”?**

   After logging into BSN Pay, select “Account” on the bottom navigation bar to access account-related functions. You can view and request updates on companies’ information. Once the request is submitted, BSN staff will review and process your request. This function is available for Super Admin only.

2. **What is “Change Password”?**

   If you have forgotten your password, select "Having trouble signing in?" from the login screen and follow the instructions provided.

   If you wish to change your password, log in to BSN Pay, navigate to the "Account" page, and select "Change Password". This function is available for Merchant Sub-Accounts (Manager, Viewer, and Supervisor). For the Super Admin role in a Merchant Account, please contact the Merchant Helpdesk at 03-2028 3222 Ext. 14587 / 16104.

3. **What is “Change Mobile Number”?**

   Change Mobile Number function allows a Super Admin to request update on the phone number by verification of OTP. Once the request is submitted, BSN staff will review and process your request. For Manager, Viewer and Supervisor, you can request your Manager or Super Admin to update the phone number for you.

4. **What is “Change Secret Phrase”?**

   Change Secret Phrase function allows Manager, Viewer and Supervisor change secret phrase by go to the “Account” page and select “Change Secret Phrase”. Once Secret Phrase changed, you will receive successful message and return to homepage.

5. **What is “Biometric Access”?**

   To enable or disable biometric login, go to the “Account” page and select "Biometric Access”. Once enabled, you can conveniently and securely access BSN Pay using your device’s supported biometric authentication, such as fingerprint or facial recognition.

6. **What is “My Device”?**

   If you are changing to a new device, log in to BSN Pay on your current device and go to Account > My Device. Select the option to unbind your current device, then log in to BSN Pay on your new device using your existing credentials. For security purposes, a 12-hour cooling-off period will apply before full access is granted on the new device.

6. Others

1. **How do I update the languages for BSN Pay?**

   You can update your preferred language at any time through either of the following options:

   (a) Login Page – Before entering your BSNeBiz username, select your preferred language from the dropdown menu located on the right side of the screen.

   (b) Account Page – After logging in, go to the “Account” page and select your preferred language from the dropdown menu at the top right corner of the screen.

   Your selected language will be applied throughout BSN Pay.

2. **Where can I refer to the full terms and conditions of BSN Pay?**

   You can view the full Terms and Conditions of BSN Pay by selecting the link provided within the application or through BSN’s official website. We encourage you to review the Terms and Conditions to better understand the features, service, and usage requirements of BSN Pay.