



BSN eWallet

Frequently Asked Questions

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1. GENERAL

1.1. Application & Device

1. What is BSN eWallet?

BSN eWallet is a digital wallet mobile application developed by BSN to provide a seamless and secure experience for BSN Cardmembers. The app allows you to manage your BSN Cards, authorize online payments smoothly with BSNSecure, enjoy exclusive rewards, and access special promotions and offers, all in one place.

2. Who can download and use BSN eWallet?

All individuals with myBSN Internet Banking ID can download and use BSN eWallet with their existing myBSN username and password. If you are not a BSN customer yet, you can also use the application by registering for a myBSN account directly by clicking “Register myBSN Now” at the Login Page.

3. Are there any charges for using BSN eWallet?

No, there are no charges to download, register, or use BSN eWallet. Simply sign up and enjoy the convenience of managing your transactions through the app at no additional cost.

4. Can I have both myBSN mobile application and the new BSN eWallet mobile application on my smartphone?

Yes, absolutely. 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 myBSN mobile application the same as BSN eWallet?

The myBSN mobile application and the BSN eWallet serve distinct purposes, each designed to enhance your banking experience in unique ways.

The myBSN Mobile App provides a convenient way to manage daily banking. Simply log in to view your account balance, perform DuitNow transfers, and settle your BSN Credit Card, financing, or loan payments effortlessly.

The BSN eWallet is a secure, lifestyle-oriented app designed to complement your daily needs through BSN Cards. It offers a broad range of features, including card-related services, gamification, the Happy Rewards Programme, and access to the latest campaigns – with even more functions coming soon.

Together, both apps provide a more complete and convenient banking experience.

6. **Will BSN promotions be available on both myBSN and BSN eWallet?**

No. BSN promotions and exclusive offers will only be available through the BSN eWallet mobile application. To stay informed about the latest Cards campaigns, rewards, and special promotions, simply visit the “Promotions” section within the BSN eWallet app or refer to BSN’s official website for updates.

7. **Can the BSN eWallet mobile application be used on Android, iOS and Huawei Device?**

Yes. BSN eWallet 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 enjoying its features anytime, anywhere.

8. **What is the minimum mobile device requirement to use BSN eWallet 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 11.0 or later, HarmonyOS 2.0 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 eWallet app functions securely and optimally.

1.2. BSN eWallet Credentials

1. **What will happen to my accounts and banking features in myBSN if I download BSN eWallet?**

Your existing myBSN accounts and banking features will remain unchanged. You can continue using both myBSN and BSN eWallet simultaneously, as each application serves different purposes and offers unique features to enhance your overall banking and lifestyle experience.

2. **I do not have a BSN account. Can I download BSN eWallet?**

Yes, you can. The BSN eWallet app is available for download from the Apple App Store, Google Play Store, and Huawei AppGallery. If you do not yet have a BSN account, you will need to open a BSN account first to enable you to register for myBSN and enjoy the services offered through BSN eWallet.

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

If your login ID is locked, simply select the “Forgot Password” option in the BSN eWallet app to reset your password and unlock your account.

4. **Will I be able to login to BSN eWallet if I only have a myBSN account?**

Yes. BSN eWallet uses the same login credentials as your myBSN account. Simply log in using your existing myBSN username and password to access the app.

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

For security purposes, only one device can be linked to your BSN eWallet 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.

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

If an error message appears during login, the username or password entered may be incorrect or may not meet the required format. Please refer to the on-screen message and verify that your login credentials have been entered correctly. If the issue persists, you may reset your password using the “Forgot Password” feature, chat with Bella (BSN Gen AI Chatbot), or contact the BSN Contact Centre, and we will be happy to assist you.

1.3. Security

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

If you are unable to perform transactions using BSN eWallet, 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 App Store, Google Play Store, or Huawei AppGallery.
- Uninstall and reinstall BSN eWallet app to ensure you are using the latest version.

If the issue persists, please contact the BSN Contact Centre at +603-2613 1900 for further assistance.

2. **What security features are available in BSN eWallet?**

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

- The mobile device is tied only to your BSN eWallet account credentials (i.e. username(s)).
- Access to banking services is protected by a secured login procedure using a security image to ensure the app is connected to the official BSN site.

- Only 1 login session is allowed per BSN eWallet access (i.e. specific username and password). If the same BSN eWallet access is used to log in from another device, the current session will be automatically terminated, and account will be unbound from current device.
 - Sensitive data such as password or transaction information will be transmitted over public networks through secured protocols like SSL, TLS and HTTPS.
 - Confidential account information will not be stored on the mobile device.
3. **What happens if I lose my mobile phone?**
- Don't worry. If your mobile phone is lost or stolen, your BSN eWallet account remains secure because sensitive account information is not stored on your device. To further enhance your security, we recommend that you do not save your passwords or banking information on your mobile phone.
- You may still access your BSN eWallet account from another device using your myBSN username and password. For added peace of mind, please contact the BSN Contact Centre at +603-2613 1900 as soon as possible to request a temporary suspension of your BSN eWallet access and help protect your account from unauthorized use.
4. **Can I access BSN eWallet when I'm travelling overseas?**
- Yes, you can. BSN eWallet remains accessible while you are travelling overseas, as long as you have an active internet connection. This allows you to conveniently manage your transactions and access available services wherever you are.
- To ensure a smooth experience, we recommend checking with your mobile service provider on any applicable international roaming and data charges before your trip.

2. Homepage

1. **How can I access all the features from the dashboard?**
- Once you have successfully logged in to BSN eWallet, you can access all available features directly from the dashboard. Simply tap on the relevant menu or service icon to explore and use the features available to you.
2. **What is "Notification"?**
- The Notification feature helps you stay connected with important updates from BSN. It serves as an in-app inbox where you can conveniently view transaction alerts, security reminders, service announcements, and selected promotional offers. This ensures you never miss important information, even if a push notification is overlooked or dismissed.
3. **What is "BSNSecure"?**
- BSNSecure is BSN's Multi-Factor Authentication (MFA) feature that provides an additional layer of security when performing card-related transactions. It helps verify your identity and protects your account by ensuring that only authorized transactions are approved.
4. **What is "Safe Switch"?**

Safe Switch is a security feature designed to help protect your account if you suspect fraudulent or unauthorized activity. Once activated, it immediately blocks access to your account, giving you added peace of mind while the matter is being addressed.

For further assistance, please contact the BSN Contact Centre at +603-2613 1900. Our team will assist with the necessary investigation and guide you through the process of restoring access to your BSN eWallet account.

5. **What campaign and promotions are available for BSN eWallet users?**

BSN regularly offers exclusive campaigns, rewards, and promotional offers for BSN eWallet users. To stay updated on the latest promotions, simply visit the “Promotions” section within the BSN eWallet or refer to BSN’s official website for current offers and campaigns details.

6. **How will I be notified of new campaigns and promotions?**

You may receive notifications about selected campaigns and promotions directly through your BSN eWallet. However, some promotions may not be sent via push notifications.

To ensure you do not miss out on the latest rewards, offers, and exclusive deals, we encourage you to regularly check the “Inbox” and “Promotions” sections within the BSN eWallet app for the most up-to-date information.

3. BSNSecure (Multi-Factor Authentication)

1. **Can I activate BSNSecure on two different devices?**

No. BSNSecure can only be activated on one device per BSN eWallet username at a time. This security measure helps protect your account from unauthorized access and ensures that transaction approvals can only be performed through your registered device.

If you switch to a new device, you will need to reactivate BSNSecure on the new device by following the required security verification process.

2. **Do I need to activate BSNSecure again if I have just changed to a new device?**

No. Once you successfully bind your BSN eWallet account to your new device, BSNSecure will be automatically activated. There is no separate activation process required.

3. **I’ve just switched to a new telco provider, but my mobile number remains unchanged. Does this impact my BSNSecure settings?**

No. Changing your mobile service provider will not affect your BSNSecure settings, as BSNSecure is linked to your registered device and BSN eWallet account rather than your telco provider.

4. **What happens if I change my mobile number?**

Changing your mobile number will not affect your BSNSecure activation, as the feature is tied to your registered device. However, for security and communication purposes, we recommend updating your latest mobile number with BSN to ensure you continue receiving important notifications and account-related updates.

5. **I've lost my mobile device. Can I activate BSNSecure on a new device?**

Yes. If you have lost your mobile device, you can bind your myBSN account to a new device, and BSNSecure will be automatically activated after the 12-hour cooling-off period is over. For added security, we recommend contacting the BSN Contact Centre at +603-2613 1900 as soon as possible if you suspect your lost device may be accessed by an unauthorized party.

6. **What is the difference between BSNSecure on myBSN and BSN eWallet?**

While both features replace SMS alerts with secure digital authorization, they serve different platforms and transaction types:

- BSNSecure (BSN eWallet): Used exclusively to approve **e-commerce transactions**.
- BSNSecure (myBSN): Used to approve all **myBSN Internet Banking transactions** (such as e-SSP, credit card payments, and fund transfers).

4. Cards Function

1. **How to view my masked credit/debit card information in my BSN eWallet?**

To view your full card details, go to the Card page and select the card you wish to view. Tap the "Unhide" icon at the top right corner of the screen and complete the required verification using your password. Once verified, your card information will be displayed securely.

2. **Can I activate my credit/debit card in BSN eWallet?**

Yes. If you have a card with "Pending Activation" status, simply select the card and tap "Activate Card". You will be prompted to set up your card PIN, after which your card will be activated and ready to use.

3. **Can I change my credit/debit card PIN in BSN eWallet?**

Yes. To change your card PIN, select the relevant card and tap "Change Card PIN". Enter your existing PIN, create a new PIN, and submit your request. For your security, choose a PIN that is easy for you to remember but difficult for others to guess.

4. **Can I update my credit/debit card settings (for example, the card transaction limit, overseas usage, etc.) in the BSN eWallet?**

Yes. BSN eWallet allows you to conveniently manage your card settings anytime, anywhere. Simply select your card, tap "Card Settings", make the necessary changes (such as transaction limits or overseas usage preferences), and select "Save" to apply the updated settings.

5. **If my card is lost or stolen, how do I block the card?**

If your card is lost or stolen, you can immediately block it through BSN eWallet to help prevent unauthorized transactions. Go to the Card page, select the affected card, and tap "Block Card". Choose the appropriate reason (Lost or Stolen) and select "Confirm" to complete the process. If you require further assistance, please contact the BSN Contact Centre at +603-2613 1900.

6. **Where can I check my card transactions and statement?**

You can easily check your card transactions through the BSN eWallet app. Simply go to the “Card” page, select the relevant card, and tap “Transaction History” to view your transaction details.

For Credit Cards, you can also download your e-Statement directly through the app, making it convenient for you to access and keep for records whenever you need it.

7. **I would like to request an additional credit card; can I request it in BSN eWallet?**

Yes, at the Card page, choose the card you would like to request and select ‘Card Application’. After filling in the required details on the screen, click ‘Submit’ and your application will be processed.

8. **I need some time to prepare the documents required for my credit card application, but I do not want to lose the information I have filled in. What can I do?**

You can choose to submit the application later after you have all the required documents ready. Select ‘Upload Later’ to save your application for 14 days. If the application is not submitted after 14 days, the saved application will be removed.

9. **How can I check my credit card application status?**

You can track your card application status on the BSN eWallet. At the Card page, choose any card and select ‘Card Application Status’.

5. Rewards

1. **Can I view my Happy Points on BSN eWallet?**

Yes. You can conveniently view your latest Happy Points balance directly through the BSN eWallet app, allowing you to keep track of your rewards anytime, anywhere.

2. **Where can I find my Happy Points on the app?**

Your Happy Points balance is displayed under the “Rewards” section for easy access.

3. **Are Happy Points reflected instantly after a transaction with my BSN Credit Card?**

Happy Points are generally credited and reflected in your account on the next day after a successful transaction. Please note that points are only awarded for eligible transactions made using participating BSN Cards.

4. **Can I redeem Happy Points through the BSN eWallet?**

Yes. You can easily redeem your Happy Points directly through the “**Rewards**” section in BSN eWallet. Simply browse the available redemption options and follow the instructions to complete your redemption.

5. **Will expiring Happy Points be shown on BSN eWallet?**

Yes. BSN eWallet will display Happy Points that are approaching their expiry date, making it easier for you to keep track of your points and plan your redemption before they expire.

This helps you make the most of your Happy Points and avoid missing the opportunity to enjoy

your available rewards.

6. Will expired points still be shown on BSN eWallet?

No. Once Happy Points expire, they will be automatically removed from your available points balance.

To help you get the most out of your Happy Points, we encourage you to check your points balance regularly and redeem your points before the expiry date.

6. BSN eWallet Account

1. Where can I find my BSN eWallet account information?

You can easily access and manage your BSN eWallet account information after logging in to the app. Simply select “Account” from the bottom navigation bar to access the available account-related functions.

To view or manage your personal details, select “User Profile”.

2. How do I change my BSN eWallet PIN?

You can easily change your BSN eWallet PIN through the app. After logging in, go to “Account” and select “Change eWallet PIN”.

Enter your current PIN, followed by your new PIN, then submit your request to complete the change.

3. If I forget my BSN eWallet PIN, how do I retrieve my account?

If you have forgotten your BSN eWallet PIN, go to the “Account” page and select “Forgot eWallet PIN”. You will be required to verify your identity using your password before creating a new PIN. If you have also forgotten your password, please complete the “Forgot Password” process first. Once verification is successful, enter your new PIN to complete the PIN reset process.

4. If I would like to change my password or forget my password, how do I retrieve my account?

If you have forgotten your password, select “Forgot Password” from the login screen and follow the instructions provided. If you wish to change your password, log in to BSN eWallet, go to the “Account” page, and select “Change Password”.

5. I would like to enable biometrics functionality for my BSN eWallet. Where can I update it?

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

6. How do I shift my BSN eWallet to a new device?

If you are changing to a new device, log in to BSN eWallet on your current device and go to “Account” > “My Device”. Select the option to unbind your existing device, then log in to BSN eWallet 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.

7. Others

1. **How do I change the language for my BSN eWallet mobile application?**

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

- (a) Login Page – Before entering your myBSN 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 the BSN eWallet application.

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

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