FREQUENTLY ASKED QUESTIONS (FAQs): VISA CLICK TO PAY

1. What is Visa Click to Pay?

Visa Click to Pay is Visa's online checkout experience built on the latest e-commerce industry specifications – EMV Secure Remote Commerce. To make a purchase, you'll no longer have to enter 16-digit main account numbers, look up passwords or fill out long forms. To enjoy this easy, smart and secure online checkout experience, simply click to pay with Visa when you see the Click to Pay icon (⟩⟩) where Visa is accepted.

2. Where is Visa Click to Pay available?

Just look for the Click to Pay icon (⟩⟩) when you check out at your favourite participating online shops where Visa is accepted to enjoy an easy, smart and secure online checkout.

3. Can I pay using Visa Click to Pay on my Phone?

Yes, you can click to pay with your BSN Visa Debit or Credit Card on Internet-enabled mobile devices when you see the Click to Pay icon (⟩⟩) where Visa is accepted.

4. How do I enrol for Visa Click to Pay?

For your convenience, BSN has automatically enrolled this feature for your eligible BSN Visa Debit or Credit Card effective on 03 November 2026. Once enrolled, simply look for the Visa Click to Pay icon (⟩⟩) at checkout to enjoy a faster and more seamless payment experience.

5. Can I disable or opt out of the Visa Click to Pay feature?

Yes, you can. While your card is auto enrolled for your convenience, you have the flexibility to opt out. Should you wish to opt out, please write to us at cardservices@bsn.com.my before 03 November 2026. Alternatively, you may visit any BSN Branch or contact the BSN Contact Centre at +603-2613 1900 for assistance after the Effective Date.

Note: *BSN Contact Centre operating hour is from 8.00 am to 10.00 pm. After 10.00 pm your calls will be directed to our auto Interactive Voice Response for report lost, stolen card and overseas card usage assistance.*

6. Can I opt in again after opting out?

Yes. To re-enabled Visa Click to Pay on your BSN Visa Debit or Credit Card, simply visit any BSN Branch or contact BSN Contact Centre at +603-2613 1900 for assistance.

Note: *BSN Contact Centre operating hour is from 8.00 am to 10.00 pm. After 10.00 pm your calls will be directed to our auto Interactive Voice Response for report lost, stolen card and overseas card usage assistance.*

7. Is my personal information safe with Visa Click to Pay?

Yes. Visa Click to Pay uses advanced tokenization technology, which replaces your actual card details with a unique digital identifier ("token"), helping to protect your payment information. Your data is secured through multiple layers of encryption and is handled in accordance with the Personal Data Protection Act (PDPA) and Visa's Privacy Policy.
This helps provide a safer and more secure online payment experience whenever you shop online.

8. Will I receive a One-Time Code for my online purchases?

Yes. For identity verification and security purposes, Visa may send a One-Time Code to your registered email or mobile number when you use Click to Pay for the first time or use a new device. For future purchases made on the same trusted device, you may not be required to enter a Click to Pay One-Time Code, resulting in a faster and more seamless checkout experience while maintaining security controls.

Note: *To ensure you receive all transaction alerts, please make sure your latest mobile phone number and email are registered with BSN. You can update your details at any BSN Branch for assistance.*

9. Does the Bank take responsibility for issues during a Visa Click to Pay transaction?

While the Bank may facilitate and support the enrollment of the feature, BSN expressly disclaims all responsibility and liability for any unauthorized use, security incidents, data breaches, transactional errors, service interruptions, or losses of any kind arising from or connected to the Visa Click to Pay functionality, or through the actions, omissions, negligence and/or practices of participating merchants and payment networks. We strongly encourage you to review Visa's Terms of Service and the respective merchant's privacy policy and terms before completing your purchase through Visa Click to Pay.

10. Who can assist me with BSN Visa Debit or Credit Card issues or Visa Click to Pay?

For assistance with Visa Click to Pay or any other matters related to your BSN Visa Debit or Credit Card, please visit any BSN Branch or reach out to our BSN Contact Centre at +603-2613 1900.

Note: *BSN Contact Centre operating hour is from 8.00 am to 10.00 pm. After 10.00 pm your calls will be directed to our auto Interactive Voice Response for report lost, stolen card and overseas card usage assistance.*

11. Where can I find more information about Visa Click to Pay?

For more details on the global features, participating merchants, and latest updates on this service, you can visit the official Visa Click to Pay website at www.visa.com.my/click-to-pay.