

No.	Question	Answer
<b>A. GENERAL INFORMATION</b>		
1.	<b>What is Interbank Cash Deposit (IBCD)?</b>	IBCD is a service that allows you to deposit cash via Cash Deposit Machines (CDM) or Cash Recycler Machines (CRM), with the funds credited instantly to an account at another participating bank, without the need for ATM card.
2.	<b>Who can use the IBCD service?</b>	This service is available to everyone. Any individual can use our CDM or CRM facilities to perform cash deposits into valid accounts at other participating banks.
3.	<b>Can I deposit cash at BSN CDM or CRM into an account with another bank?</b>	Yes. You can deposit cash at BSN CDM or CRM and the funds will be credited to the beneficiary's account of another participating bank.
4.	<b>Can I receive funds via IBCD into my BSN account from other banks?</b>	Yes. You can receive funds directly into your BSN account when a deposit is made through the CDM or CRM of any other participating bank.
5.	<b>Which BSN accounts can receive IBCD deposits?</b>	IBCD funds for both Conventional and Islamic products can be credited into the following BSN accounts: <ul style="list-style-type: none"> <li>• Current Account / Savings Account</li> <li>• Credit Card</li> <li>• Loan / Financing</li> </ul>
<b>B. USING THE IBCD SERVICE</b>		
6.	<b>How do I perform an IBCD transaction?</b>	You may follow the simple steps below on the BSN CDM or CRM screen: <ol style="list-style-type: none"> <li>1. Select <b>Cash Deposit</b></li> <li>2. Select <b>Interbank Cash Deposit</b></li> <li>3. Select <b>Yes</b> to proceed and <b>agree</b> to the RM1.00 fee</li> <li>4. Select desired type of account: <ol style="list-style-type: none"> <li>a) <b>Savings / Current</b></li> <li>b) <b>Loan / Financing</b></li> <li>c) <b>Credit Card</b></li> </ol> </li> <li>5. Choose <b>Beneficiary Bank</b></li> <li>6. Insert <b>Account Number</b></li> <li>7. Validate details and select <b>Correct</b></li> <li>8. Insert bank notes and select <b>Continue</b></li> <li>9. Validate Amount and select <b>Confirm</b></li> <li>10. Validate final details and select <b>Correct</b></li> <li>11. Collect the <b>Receipt</b></li> </ol>

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7.	<b>Do I need to register before using IBCD?</b>	No registration is required. You can enjoy the convenience of this service immediately at any available BSN CDM or CRM nationwide.						
8.	<b>How long does it take for the funds to be credited?</b>	The transaction is processed instantly. Your funds will be credited to the recipient's account immediately upon the successful completion of the cash deposit.						
<b>C. FEES AND TRANSACTION LIMITS</b>								
9.	<b>Is there any service fee for IBCD?</b>	<p>A fee of <b>RM1.00</b> applies for each IBCD transaction. The fee is deducted from the deposited amount, as illustrated below.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Cash Deposited</th> <th>Service Fee</th> <th>Amount Credited</th> </tr> </thead> <tbody> <tr> <td>RM100.00</td> <td>RM1.00</td> <td>RM99.00</td> </tr> </tbody> </table>	Cash Deposited	Service Fee	Amount Credited	RM100.00	RM1.00	RM99.00
Cash Deposited	Service Fee	Amount Credited						
RM100.00	RM1.00	RM99.00						
10.	<b>Is the IBCD service fee applicable to transfers into BSN accounts?</b>	The fee of <b>RM1.00</b> is not applicable for cash deposit made to BSN accounts.						
11.	<b>Is there a limit on cash deposits made at BSN CDM or CRM?</b>	Yes. You may deposit up to <b>100 banknotes per transaction</b> . Accepted denominations are RM10, RM20, RM50 and RM100.						
<b>D. HELP, SUPPORT AND ENQUIRIES</b>								
12.	<b>Can I cancel an IBCD transaction?</b>	No. Once completed, the transaction cannot be cancelled.						
13.	<b>Will I receive a transaction receipt?</b>	Yes. A receipt will be issued after transaction.						
14.	<b>What should I do if the fund is not credited?</b>	<p>For any enquiries regarding your transaction or if the fund is not credited, please contact <b>BSN Contact Centre</b> at <a href="tel:03-26131900">03-2613 1900</a> for assistance.</p> <p><b>Operating Hours:</b> Daily, <b>8:00 am to 10:00 pm</b>, including public holidays.</p>						
15.	<b>Who can I contact for more information?</b>							

The information provided in this FAQ is valid effective April 2026.