

FREQUENTLY ASKED QUESTION (FAQ) PROGRAM SEKOLAH RENDAH TANPA TUNAI BSN**1. What is BSN Cashless Primary School Program?**

BSN Cashless Primary School Program (“Program”) is a program that allows primary school students to make cashless payments using Student Card through Point-of-Sale (POS) Terminals designated by Bank Simpanan Nasional (BSN), primarily located in the school cafeterias, cooperatives and bookstores within BSN Cashless Primary School.

2. Where is the Program implemented?

The Program is implemented in primary schools across Malaysia that have opted to participate in the initiative (“BSN Cashless School”). The list of participating schools is available and will be updated from time to time on BSN’s website at www.bsn.com.my.

3. What are the benefits of the Program?

- a) Safe and secure savings
- b) Improve budgeting & expenses tracking
- c) Faster transaction speed
- d) To cultivate a cashless ecosystem in school
- e) To develop digitally fluent savvy individuals – students and parents/legal guardians

4. What are the steps to participate in the Program?

To participate in the Program, primary schools in Malaysia must submit an application via e-mail to celikkewangan@bsn.com.my. All students in the BSN Cashless School may benefit from the Program by fulfilling the mechanism set by BSN in the relevant terms and conditions of the Program which are accessible via BSN’s website at www.bsn.com.my.

5. What are the fees and charges applicable in this Program?

Participation in this program is free of charge. A RM10 fee applies for the issuance of the Student Card. For details on saving account opening fees, please visit the BSN’s website (www.bsn.com.my).

6. How do I make payment using the Student Card?

- a) Ensure that the Student Card has sufficient balance at the time of payment. The Student Card can be topped-up through the Orijin School App.
- b) Look for the contactless Visa PayWave/MyDebit logo at the participating school canteen, cooperatives or bookstores.
- c) To complete the purchase at the cashier counter, simply touch the Student Card at the designated surface of the POS Terminal reader when prompted. Remove the Student Card once you hear a “beep” sound.
- d) The approved transaction as indicated on the POS terminal is deemed successful and the transaction receipt will be issued to you as proof of purchase.

**Note: If the message on the POS terminal shows 'declined', your purchase is considered unsuccessful.*

7. Can the parents or legal guardians set the limit of the Student Card?

Parents or legal guardians may set the limit and change the amount or limit of student's daily expenses through the Orijin School App.

8. Can the Student Card issued under this Program be used at other merchants outside of the schools participating in the Program?

No, Student Card can only be used in the BSN Cashless School.

9. How can parents or legal guardians track their children's e-wallet transactions and e-wallet balance?

Parents or legal guardians may track the Student Card transactions and balance through the Orijin School App.

10. Are the cashless payments secure?

Yes, BSN Cashless Payments system implements variety security measures to ensure safe and reliable transactions:

- a) **Student Card:** The Student Card contains the cardholder's image and name for easy identification and verification.
- b) **Contactless Payment Limit:** Parents or legal guardians can set the limit for each contactless transaction and also have the option to disable the payment function via the Orijin School App.
- c) **SMS Alerts:** Transaction alerts for certain transactions using the Student Card will be sent via SMS to the parents' or legal guardians' mobile phone number registered with the Orijin School App.

11. Can I give my Students Card to someone else to use?

No. You should not give and allow anyone to use your Student Card. BSN shall not be held responsible in the event the Student Card is used by anyone with or without your authorization.

12. What should I do if my Students Card is lost or stolen?

In the event of loss or theft, the following steps must be taken:

- a) Parents or legal guardians may deactivate the Student Card function through the Orijin School App;
- b) Contact the Orijin School Customer Service Centre by scanning the QR code below or by visiting <https://school.oriijin.my/>.



Orijin School Customer Service Centre QR Code

13. Where can I obtain more information relating to the Program?

You may obtain more information relating to the Program through the following channels:

- a) BSN's Website <https://www.bsn.com.my/>
- b) Inquiry via e-mail to celikkewangan@bsn.com.my
- c) Customer Service at **1300-88-1900** (Malaysia) or **603 2613 1900** (Overseas)
- d) Nearest BSN branch