

## FREQUENTLY ASKED QUESTION (FAQ)

### 1. **What is BSN Cashless School Program?**

BSN Cashless School Program is a program that allows students, teachers and school staff to make cashless payments using BSN Visa Debit Card especially at school cafeterias, and cooperatives / bookstores. The cashless payment can be done through BSN Merchant Point-of-Sale (POS) Terminals as well as POS Terminals by any merchants that accept Visa Debit Cards.

### 2. **Where is the BSN Cashless School Program implemented or available?**

The Program is implemented in secondary schools in Malaysia. The list of participating schools will be updated from time to time and displayed at BSN website [www.bsn.com.my](http://www.bsn.com.my).

### 3. **What is the benefit of BSN Cashless School Program?**

- i) Safe and secure savings
- ii) Improve budgeting & expenses tracking
- iii) Faster transaction speed
- iv) To cultivate a cashless environment in school
- v) To develop digital banking savvy individuals – students, teachers and school staff
- vi) Students will automatically become a member of BSN *Skim Galakan Simpanan Pelajar* (SGSP). Click [here](#) for more information about SGSP (*link to SGSP page at bsn.com.my*) or click [here](#) for more information about BSN Smart Junior (BSJ), (*link to BSJ page at bsn.com.my*)

### 4. **What are the required document to participate in this Program?**

- i) MyKad (original NRIC) .
- ii) Minimum initial deposit of RM50.00 to open BSN Giro-i Savings Account.
- iii) Account Opening Form (CIS-01) (*Only applicable for accounts open at schools*)

### 5. **Is there any fees and charges to participate in this Program?**

No fee is charged to participate in this Program. Charge is imposed only for the issuance of Debit Card and the annual fee.

**6. How do I make payment using the Cashless BSN Visa Debit Card?**

- i. Look for the contactless Visa PayWave/MyDebit logo at the participating retail stores.
- ii. To complete the purchase at the cashier, simply touch your BSN Visa Debit Card at the designated surface of the POS Terminal reader when prompted. Remove you card once you hear a “beep” sound.
- iii. Approved transaction as indicated on the POS terminal is deemed succesful and the transaction receipt will be issued to you as prove of purchase.

*\*Note: If the message on the POS terminal indicated ‘declined’, your purchase is deemed unsuccessful.*

**7. What are the limit for Cashless BSN Visa Debit Card?**

The daily default purchase limit is set at RM1,000. However, the maximum daily purchase limit is RM10,000.

**8. How do i change the daily default purchase limit for the Cashless BSN Visa Debit Card?**

You are able to change the daily default purchase limit at any medium as below:-

**i. BSN ATM**

- a. Insert debit card in the ATM machine
  - b. Choose Language
  - c. Insert your ATM pin number
  - d. Select ‘Pin change/ Others’
  - e. Select ‘ Maintenance’
  - f. Select ‘ Change Purchase Limit’
  - g. Insert new daily purchase limit
- Transaction completed*

**ii. ATM Branch**

Simply walk in to any BSN Branch to change the daily purchase limit.

**iii. myBSN\*****First-time User**

- a. Click "Register"on the top right corner of BSN's home page.  
*Upon successful registration, proceed to step (ii) below.*

**Existing myBSN User**

- a. Log in to myBSN.
- b. Select "Manage Account" and click "Debit Card".
- c. Select "Update Purchase Limit", select "Debit Card"and click "Next".

- d. Select "new purchase limit amount" and click "Next".
- e. Click "Request TAC" (Your TAC will be sent to your mobile number registered with BSN).
- f. Enter TAC and click "Next".  
*You will receive a message upon successful Purchase Limit update.*

- a. Insert your BSN Visa Debit Card
- b. Select "PIN CHANGE / OTHERS"
- c. Select "MAINTENANCE"
- d. Select "CHANGE PURCHASE LIMIT"
- e. Select "TEMPORARY ACTIVATION" or "PERMANENT ACTIVATION"

*Note: Default daily purchase limit is RM3,000 (maximum setting is up to RM10,000)*

**9. Can the BSN Visa Debit Card issued under this Program be use at other merchants outside of school?**

Yes, BSN Visa Debit Card can be used at all merchants that accept Visa card payment.

**10. How can BSN Visa Debit Cardholder checks their account balance?**

BSN Visa Debit Cardholder may check their account balance at any BSN ATM or through myBSN\* online banking.

**11. How can parents track their children's debit card transaction?**

Parents are able to track their children's debit card transactions OTC via any BSN branch or via mini statement at BSN ATM.

**12. Are the cashless payments secured?**

Yes, BSN Cashless Payments system implemented variety of security measures to protect you and your funds.

- **EMV Smart Chip:** Advanced smart chip technology is used for greater security.
- **Visa payWave/ MyDebit contactless:** The card never leaves your hand when making transactions, which reduces the risk of fraud.
- **Pre-set Daily Purchase Limit:** The default daily purchase limit is pre-set at RM3,000 for Adult Saving Accounts and RM1,000 for Junior Saving Accounts. You may decrease or increase this limit at myBSN\*, any BSN ATM or BSN branches.
- **Contactless Payment Limit:** Every RM250 and below transaction, no pin is required. You may decrease this limit or turn off contactless payment feature at any BSN branch.

- **SMS Alerts:** Transaction alerts via SMS will be sent to your registered mobile phone number for certain transactions using card.
- **Online shopping:** When making payment for online purchases, a BOSS code (BSN Online Secured Shopping) will be sent to your mobile number registered with BSN via SMS for you to enter and complete the transaction securely.

**13. How is privacy maintained for the Cashless Debit Card?**

Any information shared between the customers and the bank occurs within the requirements of privacy laws. The bank only uses the data in accordance with the Personal Data Protection Act 2010.

**14. Can I give my BSN Visa Debit Card to someone else to use?**

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

**15. What should I do if my BSN Visa Debit Card is lost or stolen?**

Please report your lost or stolen card immediately to the following channels:

- i) Call BSN Customer Service at **1300-88-1900** (Malaysia) or **603 2613 1900** (Overseas).
- ii) Visit any BSN branch and make a report.

**16. Where can I obtain more information relating to BSN Cashless School Program?**

You may obtain more information through the following channels:-

- i) BSN Website <https://www.bsn.com.my/>
- ii) BSN Card Centre
- iii) Any BSN branch
- iv) Customer Service at **1300-88-1900** (Malaysia) or **603 2613 1900** (Overseas)

**17. My School is not a cashless school, how do I apply to join the Program?**

To participate in the Program, kindly email to [celikkewangan@bsn.com.my](mailto:celikkewangan@bsn.com.my) for further inquiries.

*\*Access to myBSN for 18 years old and below is expected to commence in July 2022 or until further notice*