

Having Trouble With Your OTP?

Troubleshooting guide for the PruBSN App and PRUServices web portal

How to use this guide

Complete the checks below in order. Once you receive and successfully enter your OTP, you can stop and return to what you were doing.

STEP 1 Check that you are using the correct platform

- ☐ I opened the official PruBSN App downloaded from the Apple App Store or Google Play Store.

OR

- ☐ I accessed the official PruBSN PRUServices web portal: pruservices.prubsn.com.my.
- ☐ The app or web portal displays PruBSN branding.
- ☐ I am trying to access a PruBSN certificate, not a Prudential policy.

STEP 2 Check that you are using the correct account option

One account for the PruBSN App and PRUServices web portal

The PruBSN App and PRUServices web portal use one shared PRUServices account. If you already have an account—including one created for a Prudential Assurance Malaysia Berhad (PAMB) policy—select Sign in and use the same username and password. Do not create another account.

- If you are new to both platforms, you can create your account through the PruBSN App or PRUServices web portal.

Important

PruBSN Touch is a separate platform. Your previous PruBSN Touch username and password cannot be used to sign in to the PruBSN App or PRUServices web portal.

Have you created an account before?

No, I have not created an account

- ☐ I selected Create account.
- ☐ I entered the identification number of the PruBSN Certificate Owner or Participant.
- ☐ I followed the steps to verify my identity.
- ☐ I created a username using an email address that I currently use and can access.
- ☐ I created a password that meets the required password criteria.
- ☐ If registering through the PruBSN App, I completed the required app activation steps.

What is my username?

The email address you choose when creating your account becomes your username. Use this same email

address to sign in to the PruBSN App or PRUServices web portal.

Yes, I have already created an account

- ☐ I selected Sign in, not Create account.
- ☐ I used the same username and password that I previously created.
- ☐ I entered the email address I chose as my username when creating my account.
- ☐ If I forgot which email address I used as my username, I selected Forgot Username.
- ☐ If I forgot my password, I selected Forgot Password.

Forgot your username?

Select Forgot Username and follow the instructions. Once your identity is verified, we will show you the email address used as your username. Sign in with this email address and your current password. Selecting Forgot Username does not change your password.

Forgot your password?

Select Forgot Password, enter your username and follow the instructions to reset your password. Your username is the email address you chose when creating your account.

STEP 3 Check the identification details entered

- ☐ I entered the NRIC, passport, or other identification number of the current Certificate Owner or Participant.
- ☐ I did not enter the Person Covered's identification number unless the Person Covered is also the current Certificate Owner.
- ☐ I entered the identification number correctly without typing errors.

For certain certificates covering a child or young person

For some certificates, ownership may transfer to the child or young person covered once they reach the age stated in the certificate.

- ☐ I checked my certificate to confirm who is currently recorded as the Certificate Owner.
- ☐ I entered the identification number of the current Certificate Owner.
- ☐ If ownership has transferred to the child or young person covered, the new Certificate Owner must register for a new PRUServices account. The transfer age varies by certificate. Check your certificate document or confirm with your Takaful Consultant or agent.
- ☐ If I am unsure who the current Certificate Owner is, I will check my certificate document or confirm with my Takaful Consultant or agent before trying again.

If the identification details do not match

Return to the previous screen and enter the NRIC, passport, or other identification number of the current Certificate Owner.

STEP 4 Check where the OTP was sent

The OTP will be sent to the contact method shown on the OTP screen. Check the masked email address or mobile number carefully before continuing. If you choose email, the OTP will be sent to the email address used as your username.

- ☐ I recognise the masked email address as the email address I chose for my username.
- ☐ I can access the email inbox shown.
- ☐ I checked the email inbox or mobile phone linked to the displayed contact details.

Your username email and certificate contact email may be different

Your username email is the email address you chose when creating your account. You use it to sign in and receive email OTPs.

Your certificate contact email on record is the email address PruBSN uses to contact you about your certificate and related services.

These email addresses may be different. If you choose to receive your OTP by email, it will be sent to your username email, which may not be the same as your certificate contact email.

Example

Your username email may be different from your certificate contact email. If you request an email OTP, check your username email.

If you recognise and can access the displayed contact details

Check the displayed email inbox or mobile phone for the OTP.

If you do not recognise or cannot access the displayed contact details

If you do not recognise the displayed email address, select Forgot Username to confirm the email used as your username. If you cannot access the displayed email address or mobile number, or still need help, contact PruBSN Customer Service.

If you were not shown an email address or mobile number

During account creation, you should normally be asked to choose where you would like to receive your OTP. If the app takes you directly to the OTP entry screen without showing an email address or mobile number, stop and contact PruBSN Customer Service for assistance.

STEP 5 If the OTP was sent by email

- ☐ I checked the username email shown on the OTP screen. This is the email address I chose as my username, which may differ from the email registered for my certificate.
- ☐ I checked my main inbox.
- ☐ I checked my Spam or Junk folder.
- ☐ I checked other filtered folders, where available.
- ☐ I searched my mailbox for [Prudential].
- ☐ I confirmed that my email inbox is not full and can receive new messages.
- ☐ I waited for the countdown to end before selecting Resend OTP once.

STEP 6 If the OTP was sent by SMS

- ☐ My phone has an active mobile network connection.
- ☐ I checked my SMS inbox.
- ☐ I checked whether short-code or unknown-sender messages are blocked on my phone.
- ☐ I checked whether SMS messages containing [Prudential] have been blocked.
- ☐ I checked whether a caller-identification or spam-filtering service, such as Truecaller, may have filtered the SMS.
- ☐ I checked the blocked or spam message section in the relevant service, where available.
- ☐ I waited for the countdown to end before selecting Resend OTP once.

STEP 7 If you have not received the OTP

- ☐ I waited until the countdown ended.
- ☐ I confirmed that the email address or mobile number shown on the screen is correct and accessible.
- ☐ I selected Resend OTP only once.
- ☐ I waited for the new OTP before requesting another one.
- ☐ I checked the relevant email folders or SMS inbox again.
- ☐ If I received more than one OTP, I used the latest OTP received.

Use the latest OTP

Each OTP expires after 2 minutes. If you request another OTP, use only the latest one received, even if an earlier OTP arrives later.

STEP 8 If you received the OTP but it is not accepted

- ☐ I entered the latest OTP received.
- ☐ I entered all the digits correctly.
- ☐ I did not enter spaces before or after the OTP.
- ☐ I entered the OTP within 2 minutes of requesting it.
- ☐ I entered the OTP on the same screen where I requested it.
- ☐ After requesting the OTP, I stayed in the same registration, sign-in, activation or account-recovery session.
- ☐ If I requested more than one OTP, I entered only the latest OTP received.

If the OTP has expired

Return to Step 7 and request a new OTP.

If the latest OTP is still not accepted

Take a screenshot of the message displayed, if possible, before contacting PruBSN Customer Service.

STEP 9 If you already have a PRUServices account for a PAMB policy

Your PRUServices login is shared across your PAMB policy and PruBSN certificate. If you already have a PRUServices account for a PAMB policy, sign in to the PruBSN App or PRUServices web portal using the same username and password. Do not create another account.

- ☐ I selected Sign in and used the same username and password as my existing PAMB PRUServices account.
- ☐ I checked the username email linked to my existing PAMB PRUServices account for the email OTP.
- ☐ If I forgot the username for my existing account, I selected Forgot Username instead of creating a new account.
- ☐ If I forgot the password for my existing account, I selected Forgot Password instead of creating a new account.

If you can sign in but cannot see your PruBSN certificate

Contact PruBSN Customer Service for assistance.

STILL NEED HELP?

If you have completed the checklist but still cannot receive or use your OTP, please contact PruBSN Customer Service.

PruBSN Customer Service

Tel: +603 2775 7188

Operating hours: Monday to Friday, 8.30 a.m.–5.15 p.m. Closed on Saturdays, Sundays, and public holidays.

Email: customer@prubsn.com.my

Have the following information ready, if available, so we can assist you:

Your details

- ☐ Full name
- ☐ NRIC, passport, or other identification number

Platform used

- ☐ PruBSN App
- ☐ PRUServices web portal

What you were trying to do

- ☐ Create an account
- ☐ Sign in
- ☐ Activate the PruBSN App
- ☐ Retrieve your username
- ☐ Reset your password
- ☐ Recover your account

OTP details for account creation or username recovery

- ☐ Whether you selected email or SMS

- ☐ The masked email address or mobile number displayed on the screen
- ☐ Whether you recognised the displayed email address or mobile number
- ☐ Whether the email address and mobile number selection screen appeared before the OTP entry screen
- ☐ Approximate date and time of the attempt
- ☐ Whether you requested a new OTP
- ☐ Whether you used the latest OTP received
- ☐ A screenshot of the message displayed, if available

MAKE FUTURE SIGN-INS EASIER

Once you have successfully activated the PruBSN App:

- ☐ Create and confirm your six-digit PIN.
- ☐ Activate biometric login using Face ID or fingerprint.
- ☐ Allow the PruBSN App to use biometric verification on your device.

Biometric login provides faster and more convenient access through the PruBSN App. OTP may still be required for account registration, one-time activation and certain account-recovery or security-verification scenarios.

End of guide