

## Simplified e-Commerce Direct Payments Frequently Asked Questions (FAQ)

### **1. I am a user of e-Commerce platforms and interested in this service; can I learn more about this service?**

This service is a hassle-free solution to allow direct payments to purchases made on our partners' e-Commerce platform by linking it to your Maybank2u account. Once linked, you can make purchases without the need to enter your Maybank2u username, password and Transaction Authorisation Code (TAC), as long as the purchase amount is less than your daily cumulative transaction limit (up to RM250.00, configurable during the setup and also via [www.maybank2u.com.my](http://www.maybank2u.com.my), after logging in from settings> Pay & Transfer> Linked accounts).

### **2. What is the difference between this service and the Simplified Wallet Top Up service?**

There is no difference in the service offered for both, except that with this Simplified e-Commerce Direct Payments, you will be able to make direct purchases with this service instead of making your purchases after topping up of wallet.

### **3. Is this service applicable to me?**

All services including Savings/-i, Current/i-, MAE account holders will be able to make direct payments from Maybank2u account up to your daily cumulative transaction limit (up to RM250.00 and up to RM1,000.00 with additional authentication)

### **4. What do I need to do to start using this service?**

- As of 15 January 2021, this service is available for Shopee users. Follow the steps below:

Step 1: Launch Shopee on your smartphone and tap 'Me'

Step 2: Tap > 'Payment' > 'Maybank2u' > 'Link Bank Account Now'

You will be redirected to [maybank2u.com.my](http://maybank2u.com.my) via an in-app browser

Step 3: Log in to your Maybank2u account as usual

Step 4: Choose your desired Maybank account to link. Then select how long you want to link the account, and set your daily transaction limit (up to RM250.00 or RM1,000.00)

Step 5: Review your settings and tap 'Set it up'

Step 6: Confirm your linkage with SMS TAC

Step 7: Once your account is linked, you will be redirected back to your Shopee App (Tap 'Return' if it doesn't happen automatically).

### **5. How long does it take to link my Maybank account with my Shopee account?**

The linkage is instant and once you are redirected back to the page, you will be able to use your Maybank2u account to pay for the item straight away without the need to log in.

## **6. What is the daily limit?**

The amount that you enter as your daily limit (minimum RM10.00 and up to a maximum of RM250.00) will be the maximum amount of money that can be debited from your chosen Maybank account to pay in a day. If you have exceeded the limit set (e.g. If you want to pay another item cost RM500.00 in a single day), you need to login to your Maybank2u account to enjoy increased limit or payment of up to RM1,000.00.

## **7. What does the “access expiry duration” mean?**

For the security of access to your Maybank2u account, this payment access will expire after a set period; you can choose from a duration of 3,6, or 12 months that you would like this payment access to be valid for and it will be expire after the duration ends. For example, if you set up your payment access on 1 January 2020 at 1.00PM and set it to expire in 12 months, it will expire on 1 January 2021 at 1.00PM.

## **8. What happens after the payment access with the period expires?**

You can renew your payment access via [maybank2u.com.my](http://maybank2u.com.my). If you do not wish to renew this service, it will discontinue after the expiry date and you will need to login to Maybank2u to carry out your direct purchases via FPX.

## **9. To which mobile number will the Transaction Authorization Code (TAC) delivered to?**

The 6-digit TAC will be delivered to the mobile number that is registered with Maybank.

## **10. If I didn't receive the TAC, what should I do?**

If you did not receive the 6-digit TAC, please check you mobile connectivity to see if you have enough mobile coverage in your area; if you are still facing this issue, request another TAC; if it is not resolved, please contact Maybank's Customer Care Team at 1-300-88-6688. Please DO NOT share this TAC with anyone else.

## **11. I have already linked my Maybank account to the Shopee, but the transaction failed. What should I do?**

Please check if you have enough money in the linked Maybank2u account. If the issue persists, please take note of the error message appeared and contact Maybank's Customer Care Team at 1-300-88-6688.

## **12. I noticed a suspicious transaction conducted through my Shopee payment; what should I do?**

Immediately contact Shopee customer service provider to block your account and Shopee customer service will investigate the issue. Then, login to your Maybank2u account via [maybank2u.com.my](http://maybank2u.com.my) and remove the payment access (as per FAQ item 12)

## **13. I want to remove this payment access, what should I do?**

Step 1: Login to your Maybank2u account via [maybank2u.com.my](http://maybank2u.com.my)

Step 2: Tap on “Settings”

Step 3: Tap on “Pay & Transfer”

Step 4: Tap on “Linked Accounts”

Step 5: Tap “Remove”

**14. Can I turn off this payment access for a short period of time?**

Step 1: Login to your Maybank2u account via [maybank2u.com.my](http://maybank2u.com.my)

Step 2: Tap on “Settings”

Step 3: Tap on “Pay & Transfer”

Step 4: Tap on “Linked Accounts”

Step 5: Tap on the “EDIT” icon

Step 6: Tap on the toggle to deactivate this payment access; it is considered deactivated when the toggle color is grey.

**15. I want to edit my daily limit, what should I do?**

Step 1: Login to your Maybank2u account via [maybank2u.com.my](http://maybank2u.com.my)

Step 2: Tap on “Settings”

Step 3: Tap on “Pay & Transfer”

Step 4: Tap on “Linked Accounts”

Step 5: Tap on the “EDIT” icon

Step 6: Enter your desired daily limit, up to a maximum of RM250.00 (or up to RM1,000 with additional authentication)

Step 7: Tap “UPDATE” and you are done

**16. How can I change the Maybank2u account that is linked to the Shopee account?**

Step 1: Step 1: Login to your Maybank2u account via [maybank2u.com.my](http://maybank2u.com.my)

Step 2: Tap on “Settings”

Step 3: Tap on “Pay & Transfer”

Step 4: Tap on “Linked Accounts”

Step 5: Tap on “RENEW”

Step 6: Set your payment settings and tap “RENEW”

Step 7: Confirm the transaction

You have successfully renewed your direct payment access.