

FREQUENTLY ASKED QUESTIONS - MIGRATION OF SMS OTP TO SECURE2U

No.	Questions	Answers
1.	When will the Secure2u replace MSOS one-time password (OTP)?	<p>Effective 1st July 2023, in-line with BNM guideline the bank will migrate from SMS OTP (MSOS) to secured platform of authentication for online activities or transactions. Hence, we have moved from SMS OTP to Secure2u effective 30 June 2023.</p> <p>Aligned with this, we encourage your good self to download MAE app and register for Secure2u so as to receive Secure Verification to complete your online transactions.</p>
2.	What is Secure2u?	<p>Secure2u is a safer and more convenient way to authorize Maybank Card online transaction using Secure Verification (one-tap approval) that offers extra level of security and reduces exposure to SMS TAC fraud.</p> <p>You are required to register and activate for Secure2u to receive the push notification alert on your registered smartphone. Once you have activated Secure2u, it will be the default method to approve Maybank Card online transactions.</p>
3.	How do I register for Secure2u?	<p>Secure2u is available on the MAE app, which can be downloaded from Google Play Store, Apple App Store or Huawei AppGallery.</p> <p>Step 1: Launch the MAE app and tap 'More' Step 2: Go to the 'Settings' menu at the top of your screen Step 3: Tap 'Maybank2u' and proceed to log in Step 4: Next to 'Secure2u', tap the toggle button to enable it Step 5: Confirm your mobile number and enter the One Time Password (OTP) received via SMS Step 6: Enter your ID number and device name, and you're all set!</p>
4.	What are the differences between Secure2u and MSOS one-time password?	<p><u>Secure2u:</u> Secure2u authentication is using one-tap approval to authorize Maybank Card online transaction.</p> <p><u>MSOS one-time password:</u> A password which contains numeric that Maybank sends to your mobile phone via SMS. MSOS Code is for one time usage or for single transaction only.</p>
5.	How does Secure2u work?	<p>While making online purchases, you are prompted to MAE App for the Secure2u Verification as your mode of authorization.</p> <p>The Secure2u push notification alert will be sent to your registered smartphone. Tap on the push notification to view your Secure Verification, and "Approve" or "Reject" the transaction within 50 seconds.</p>

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6.	Can I still use Secure2u when I am in overseas?	<p>Yes, you can use Secure2u even when you are in overseas, as long as you bring along the registered device and connected to internet/wifi.</p> <p>Note: Please ensure the date and time on your device are set to 'automatic' to ensure that you're able to use Secure2u smoothly.</p>
7.	How do I change my Secure2u device?	<p>You are required to deregister Secure2u from your existing device and activate Secure2u on your new device. Please follow the methods below:</p> <p>Step 1: Log in to Maybank2u web and go to Settings > Security > Secure2u > toggle to disable Secure2u on your existing device</p> <p>Step 2: Activate Secure2u on your new device</p> <p>Upon Secure2u activation on a different device - you will receive a push notification, SMS and email, notifying you that the 12-hour activation period is in progress.</p> <p>You will also be alerted with another SMS and push notification 2 hours before the activation period ends. After 12 hours, you will be able to approve transactions via Secure2u as usual.</p> <p>Note: These steps are also applicable for change/loss of device.</p>
8.	Will the Secure2u 12-hour activation period affect me if I am already using Secure2u on the MAE app?	<p>No. You can continue to approve transactions as usual.</p> <p>You will only need to wait for the 12-hour activation period if you have:</p> <ul style="list-style-type: none"> • Enable Secure2u on the MAE app for the first time • Enable Secure2u on the MAE app on a different device <p>We highly recommend you to download MAE app, register and activate Secure2U early before any urgent transaction to be authorized.</p>
9.	What do I do if I do not receive the Secure Verification notification alert to authorize transactions or if my phone hangs or freezes?	<p>Firstly, please confirm if you have MAE app and registered for Secure2u.</p> <p>If no, please download MAE app (refer to steps in Q7) or please contact our 24-hour Customer Service for further assistance.</p> <p>To seamlessly authorise your future transactions, make sure you've enabled push notifications for your MAE app. If you still do not receive the Secure Verification, you can retrieve it by launching your MAE app, tapping on 'Secure2u' on Quick Actions and the details will be displayed for you to approve.</p> <p>You may also check your transaction status at your online banking/mobile banking acknowledgement and cards transaction page. The transaction status will be displayed as either successful or unsuccessful.</p>

No.	Questions	Answers
10.	Upon making a purchase online, how long will it takes before I receive the Secure Verification alert?	You will receive your Secure Verification alert at real time basis.
11.	How can Secure2u help protect me from online shopping risk?	Secure2u pairs your device with your Maybank2u account, offering an extra level of security as all transactions performed can only be authorised on your registered device.
12.	If I am a Malaysian staying in overseas and my mobile is not on roaming mode, can I still receive the Secure2u?	Yes, you will receive Secure2u even when you are in overseas, as long as your registered device is connected to stable internet connection/wifi.
13.	Do I need to notify the bank if I am changing my mobile number without changing the device registered for Secure2u?	Yes, you are required to notify the bank to update your new mobile number to receive the Secure Verification alert for Maybank Card online transaction.