

No	FAQ – Add First Time Favourite																								
1	Why do I require TAC for my first time favourite transaction?																								
	First time SMS TAC is a new enhanced feature to protect users from any fraudulent transaction that may occur. This is applicable for favourite recipient added on or after 15 April.																								
2	What are the services that will require a TAC for my first time favourite transaction?																								
	<p>Below are the services that will require a TAC</p> <table border="1" data-bbox="268 607 1177 1196"> <thead> <tr> <th data-bbox="268 607 855 707">Services</th> <th data-bbox="855 607 991 707">M2U Website</th> <th data-bbox="991 607 1177 707">M2U Mobile App</th> </tr> </thead> <tbody> <tr> <td data-bbox="268 707 855 775">Favourite 3rd Party Fund Transfer</td> <td data-bbox="855 707 991 775">√</td> <td data-bbox="991 707 1177 775">√</td> </tr> <tr> <td data-bbox="268 775 855 842">Favourite Interbank Transfer GIRO (IBG)</td> <td data-bbox="855 775 991 842">√</td> <td data-bbox="991 775 1177 842">√</td> </tr> <tr> <td data-bbox="268 842 855 909">Favourite Interbank Instant Fund Transfer (IBFT)</td> <td data-bbox="855 842 991 909">√</td> <td data-bbox="991 842 1177 909">√</td> </tr> <tr> <td data-bbox="268 909 855 976">Western Union</td> <td data-bbox="855 909 991 976">√</td> <td data-bbox="991 909 1177 976">√</td> </tr> <tr> <td data-bbox="268 976 855 1043">Foreign Telegraphic Transfer (FTT)</td> <td data-bbox="855 976 991 1043">√</td> <td data-bbox="991 976 1177 1043"></td> </tr> <tr> <td data-bbox="268 1043 855 1111">Visa Direct</td> <td data-bbox="855 1043 991 1111">√</td> <td data-bbox="991 1043 1177 1111"></td> </tr> <tr> <td data-bbox="268 1111 855 1196">Maybank Money Express</td> <td data-bbox="855 1111 991 1196">√</td> <td data-bbox="991 1111 1177 1196"></td> </tr> </tbody> </table>	Services	M2U Website	M2U Mobile App	Favourite 3rd Party Fund Transfer	√	√	Favourite Interbank Transfer GIRO (IBG)	√	√	Favourite Interbank Instant Fund Transfer (IBFT)	√	√	Western Union	√	√	Foreign Telegraphic Transfer (FTT)	√		Visa Direct	√		Maybank Money Express	√	
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3	Is the first time TAC required for all customer segment?																								
	This security measure is only required for M2U Individual and Sole Proprietor customers.																								
4	Am I required to key in TAC for all my favourite recipient maintained in my list when performing a first time transaction?																								
	No, you are only required to key in TAC for the new favourite recipients created in the favourite list, on or after 15th of April 2017.																								