Cards FAQs
Maybank Secure Online Shopping FAQs

1. What is MSOS Code for Online Transaction?
MSOS Code for Online Transaction is a solution to enhance the Credit, Debit and Prepaid Card authentication during online purchases. The current standard online authentication by Verified by VISA (VbV) / MasterCard SecureCode are on 3D-Secure method which uses Static Password.
MSOS Code is a One-Time-Password (OTP) for Online Transaction which is an extension of VBV/ MasterCard SecureCode, 3D-Secure solution which is fully adaptable to the 3D-Secure architecture & protocol defined by VISA / MasterCard. This new enhances security feature takes advantage of mobile communication by sending the MSOS Code to your registered mobile number with Maybank.
You will be required to enter the MSOS Code online to complete the transaction. Maybankard's multiple layers of protection give you an extraordinary level of security, so you can feel confident whenever and wherever you use your card. Maybankard Secure Online Shopping (MSOS) is only one part of our multi-layer system to prevent, detect, and resolve security issues. It is specifically designed to make online shopping experiences safer and more secure and gives you an additional control over your Internet transactions.

2. What is MSOS Code?
MSOS Code is a Password which contains numeric that Maybank sends to your mobile phone via SMS. MSOS Code is for 1 time usage or for single transaction only.

3. How does MSOS Code works?
While making online purchases, you are directed to the Bank's authentication page to key-in the MSOS Code and Maybank will send the MSOS Code to your mobile phone via SMS. You need to key in your MSOS Code based on the SMS that Maybank sends to your mobile phone to complete the transaction.

4. What is 3D-Secure?
3D-Secure is an XML-based protocol used as an added layer of security for online Credit, Debit and Prepaid Cards transactions. It was developed to improve the security of Internet payments/purchases and offered to you, as the Verified by VISA and MasterCard SecureCode.
When making online purchases, an authentication page will appear/pop-up and you will need to enter the MSOS Code to authenticate the transaction.

5. What if I don't provide or update my mobile number to Maybank, will I still be able to make online purchases?
Without a registered mobile number with Maybank, you will not be able to make an online purchase from participating 3D-Secure Merchants, as Maybank will send the MSOS Code to the Cardholder based on the Bank's record.

6. Why is there a need for MSOS Code to complete an online purchase?
MSOS Code is an added security feature and improved the convenience of Internet transaction. The MSOS Code sent via SMS to your registered mobile number is a secured way to validate if the person initiating the online purchase is the rightful owner of the Credit, Debit and Prepaid Cards used for the intended purchase.

7. How do I know whether my mobile number has been updated?
When making online purchases, you will be directed to an authentication page before you confirm your purchases. On the authentication page, the first and last four digits of your mobile number will be shown on the screen. If it differs from your mobile number, please call our 24-hour Customer Service to update your contact details.
Example:
+6016 xxx 9999

8. How can I update my contact details?
You can call our 24-hour Contact Centre or visit any of our Maybank Group branches or Card Centre to update your contact details.

General Line: 1-300-88-6688
Platinum: 1-800-881-801
Premier Card: 1-800-22-1111

9. After I have updated my contact details, how long do I need to wait to do another online transaction again?
You can do another online transaction immediately after you call our 24-hour Contact Centre to update your contact details (mobile numbers).

However if you have updated your contact details through our branches, please allow 3 working days for processing.

10. I am a Debit Cardholder do I need to update my contact details?
Yes. As the service is opened to all Maybankard Cards, you will be required to update your mobile number in order to perform any online transaction.

11. Upon making a purchase online, how long will it takes before I receive the OTP?
You will receive your MSOS Code within 30-45 seconds.

12. What if I do not receive my MSOS Code after confirming my purchase?
Firstly, please confirm if you have verified the mobile number prompted on the authentication page earlier, as referred to in Question 8. If yes, please contact our 24-hour Customer Service for further assistance. Otherwise, you can click the 'Resend MSOS Code' button in the authentication page. Please note that this option is limit to 3 times only.

13. I am currently using the password/online PIN for my online purchases, will it still be applicable?
No, the password/ Online PIN will no longer be applicable effective July 2011 as it will be replaced with MSOS Code.

14. Where can I shop with MSOS?
Look for the Verified by Visa or MasterCard Securecode logos at participating online stores.

15. Can I get the benefit of MSOS security at online stores that are not participating in the service?
No. However, more and more online stores are offering Verified by Visa or MasterCard Securecode. In the meantime, if an online store you trust is not yet participating, please follow safe online shopping guidelines.

16. Is MSOS mandatory for all cards by Visa/MasterCard?
Yes, it's mandatory.

17. How can MSOS help protect me from online shopping risk?
Maybankard Secure Online Shopping policy gives you protection against unauthorized use which confirms your identity with MSOS Code when you shop at participating online merchants.

18. What risks are involved in shopping online?
Shopping online is convenient and rewarding, and the vast majority of online transactions go through safely. You can protect your money and your identity by registering your mobile number with Maybankard Secure Online Shopping (MSOS).

19. Can I use Maybankard Secure Online Shopping (MSOS) from any computer?
Maybankard Secure Online Shopping (MSOS) works with just about any computer that's connected to the Internet. There is no special software to install. Once you activate your card, you may continue to shop as usual, and your Maybankard card number will be automatically recognised at checkout. Just enter your MSOS Code and complete the regular checkout process.

20. What about my future replacement or renewal card? Will it be automatically renewed?
Yes, we will automatically enroll all your future cards be it a replacement or renewal and there is no limit to the number of cards for the enrollment. The most important thing is to get your mobile number updated.

21. Why some merchants did not ask for MSOS Code when I transact online?
If the merchant is not on 3D Secure site, you will not be asked for MSOS Code. The MSOS Code will only be asked for transactions at 3D Secure merchant site.

22. Can I make an on-line transaction overseas?
Yes you can but please ensure that you mobile phone is on roaming service as the MSOS Code is sent to your mobile phone number registered with us.

23. Is the mobile phone number used is the same with my mobile number to receive TAC from Maybank2U?
Yes. It is the same.

24. If I don't have a mobile, can I receive the MSOS Code?
No, without the mobile number, you won't be able to get the MSOS Code.

25. If I am a Malaysian staying overseas and my mobile is not on roaming mode, can I still receive the MSOS Code?
No, without the Malaysian registered mobile number on roaming, you won't be able to receive the MSOS Code.