MAYBANKPAY - FREQUENTLY ASKED QUESTIONS:

1. **What is the MaybankPay App?**
   MaybankPay App lets customers enrol their Maybank Visa credit, debit & prepaid cards in their smartphones for contactless payment. Upon enrolment, customers can use their phones to make contactless payment at all outlets where contactless payments are accepted.

2. **How does the MaybankPay App work?**

   2.1 MaybankPay App Downloading
   Step 1   : Cardholder downloads the app from Google Play Store
   Step 2   : Standard verification applies

   2.1 Card Enrolment
   Step 1   : Key in your Visa card no, mobile number, expiry date
   Step 2   : Submit details
   Step 3   : OTP will be sent via SMS, key in the 6-digits OTP
   Step 4   : Accept the Terms & Conditions
   Step 5   : Card is successfully enrolled
   Step 6   : Set your app PIN/Biometrics (fingerprint)

   Note: If you just received the new Chip & Pin card and have already enrol with the old card, you need to delete the old card and re-enrol the new card.

   2.3 Make Payment
   Step 1   : Launch MaybankPay app
   Step 2   : Key in the app passcode/biometric
   Step 3   : Select card to pay (or just use 'default card')
   Step 4   : Make payment

   Note: Customer needs to enable their device NFC setting in order to make contactless payment/transaction via MaybankPay.

3. **What to do if there are problems with app download?**

   For initial troubleshooting measures, please try the following steps:

   a. Restart device - Many common download issues can be fixed by turning off, restarting the device and trying to download the app again.
   b. Check data connection - A strong internet connection (Wi-Fi or mobile data) is required to download the app. Please try to download the app again when the internet connection is strong.
   c. Check device's available storage - Some device may be running low on storage space. Please uninstall other apps or delete items like pictures or videos to free up storage space.
   The problem could also be attributed to multiple suspended apps running in the background. This is known as multitasking and can use up a lot of the device's free memory. Try closing down unused apps to free up memory and resources.

d. Clear cache & data - Clear cache and data on the Apple Store or Play Store and try to download again.

e. Remove and re-download the app

If the problem continues, additional troubleshooting and dedicated support;

• For Android users, please go to Google Play Help Centre (https://support.google.com/googleplay/)

4. **Why does Play Store says "Device not compatible" when trying to download the MaybankPay mobile app?**

Your Android device must be on OS Kit Kat 4.4 and above with NFC. Without which, you are not able to use MaybankPay.

5. **Is MaybankPay App currently available to all users?**

The app is currently available to all users who own an Android OS mobile device using version 4.4 (KitKat) with NFC and above only with access to the phone's network or WIFI.

6. **Will I be charged for MaybankPay App?**

No, customers can download and use the App for free from Google Playstore.

7. **How safe is the Maybank App service?**

The App comes with several safety measures i.e.

- Authentication is required on each individual mobile device using the registered mobile number in Maybank system
- All communication between your mobile device and the mobile banking server is encrypted
- Card details and information are never stored on the mobile device hence cannot be retrieved from the device in case of theft or hacking. Only the last 4 digits of the PAN and Token numbers are displayed in the app.
- You need to set the app passcode/biometric (fingerprint) once you have successfully registered your first card in MaybankPay.

8. **How many transactions can I view on my phone at a time?**

You can view up to 10 transactions made from your mobile phone/device on the MaybankPay app within the past 30 days.

9. **Can I use the MaybankPay app to transfer funds?**

No, the MaybankPay app can only be used to make contactless payments from registered Maybank Visa debit, credit and prepaid cards. It does not support funds transfers.

10. **Can I set a password to safeguard my MaybankPay App?**

Yes, you are required to set a 6-digit passcode, pattern or biometric authentication to safeguard the app.

11. **What is the timeout session for MaybankPay?**

The app has been set to time out when there is no activity for 10 minutes.

12. In the event that my mobile phone is hacked by a malware virus, will the MaybankPay app remain secured?

The malware may cause the app passcode to be compromised but it still unable to obtain the card details.

13. What is the difference between the passcode/ pattern/ biometric and the card PIN?

The passcode/ pattern/ biometric is required to unlock the app while the card PIN is required for transactions above RM250. If you are registering more than one card on the app, you may choose to set similar or different PINs for each card. If you have not already set your PIN, you can do so in Maybank2U.

14. Is MaybankPay works like payWave?

Yes. You just need to tap and pay at merchants who accept contactless payment. For transaction below RM250, there is no need for PIN/Signature. For transaction above RM250, you are required to key in the PIN

15. Where can I use the MaybankPay?
- Aeon
- AeonBig
- Jaya Grocer
- Krispy Kreme
- TGV Cinemas
- San Francisco Coffee
- Mydin
- Chatime
- Watsons
- Mcdonald's

For more participating payWave merchants, visit;
http://visa.com.my/personal/features/visapaywave.shtml

16. Is there a minimum or maximum amount that I can pay using this app?

While there is no minimum amount, the maximum amount per transaction (single or cumulative) is set at USD300, equivalent to RM1200 (exchange rate is USD1=RM4 at the time of publishing)

17. For my debit card, do I need to set my purchase limit first?

Yes, you need to set your purchase limit first before you can use the debit card in the MaybankPay. Your purchase limit can be changed via Maybank2U or ATM.

18. How many cards can I enrol in MaybankPay?

You can enrol up maximum up to 8 Maybank Visa Cards in MaybankPay

19. How will I know if my transaction is successful?

We will send you a 'push notification' to confirm the status of your transaction on your MaybankPay app. You can also check in the 'Transaction History' menu in your app.

20. **What is a "Token Number" and how is it different from my Credit Card number?**
Token Number is a PAN (actual card number) replacement for MaybankPay transaction. Token Number is used as fraud protection, instead of exposing the actual PAN.

21. **What security measures should I take for the MaybankPay app if my phone is lost or stolen?**
If your mobile device is stolen, no one can access the MaybankPay app without knowing your App Passcode. Customer's personal account information will not be stored on the mobile or your MaybankPay app. However, for safety, please do not save or store any personal account information or passwords in your mobile. In addition you should also consider contacting your mobile service provider to have your device deactivated. You can also call our Call Center to report the loss and we can advise the next course of action.

22. **I have just received my replacement card. Do I need to update my card details on the MaybankPay app?**
For replacement of your lost/stolen card, you need to re-enrol your card in the MaybankPay. For card renewal or replacement due to damages, you do not have to re-enrol as the renewal is done automatically.