

FAQ - SMS TRANSACTION ALERTS FOR DEBIT CARDHOLDERS.

Q1. Why am I receiving the SMS alert?

A1. The SMS alert is to safeguard cardmembers interest. All issuers in Malaysia are required to send the transaction alerts to cardmembers for transactions made under the following categories:

- a) All internet/card not present transactions
- b) Purchase transactions at POS (Points of Sales)
- c) Mail and Telephone order transactions (MOTO)

Q2. When will I receive the SMS alerts?

A2. For transactions made via Online, mail or telephone order and first time use of new debit cards, an SMS alert will be sent regardless of the amount. For Purchase transaction at POS (Point of Sale), SMS alert will only be sent when the transaction exceeds RM500. All card members are advised to update their mobile numbers immediately if there is a change to enjoy the additional security benefit.

Note: The SMS alert is not applicable for Pin base retail transactions.

Q3. I prefer to receive the alerts via email instead of SMS. Can I switch my alert mode?

A3. No, alert for now for Debit cards is via SMS only.

Q4. If I have more than 1 Maybank Debit card, can I request for different threshold amount for notification on each card?

A4. No, for Debit Card the alert SMS is send to transaction RM500 and above.

Q5. What should I do if I receive an alert for a transaction that I do not recognise or have not performed?

A5. Please call the number provided at the back of your Debit Card for assistance.

Q6. I did not receive an alert for my transaction. Why?

A6. Please call the number at the bank of the card to clarify. Some of the reasons for this could be:

- You may have changed your mobile number without informing the Bank.
- Your transaction amount is below RM500.

Q7. Will I receive alerts on cards that have been replaced or renewed?

A7. Yes, provided that there are no changes to your mobile number.

Q8. What are the details that will be shown in the SMS alert?

A8. The details are amount, location of transaction, date of transaction, time of transaction and Bank's contact number. Transactions made in foreign currency will be indicated in that particular currency.

Q9. Can I use my foreign registered Mobile Number for SMS alert?

A9. No. It has to be a Malaysia registered Mobile Number.

Q10. Can I choose to be notified for certain types of transactions only?

A10. No. The alerts are sent based on the RM500 above transactions amount only.

Q11. Can I use multiple mobile numbers for different cards that I have?

A11. No, SMS will be sent to the one registered Mobile Number.

Q12. Why is the amount stated in the alert different from amount that I have signed for certain transactions such as fuel, hotel, and hospital charges etc.?

A12. This is because there is a pre-authorized amount for these types of transactions. The actual amount that you have signed for will be debited from your Debit Card and indicated in your Debit Card statement in Maybank2U.

Q13. Will I get SMS alert for contactless purchases?

A13. No. Any amount above RM250 will required PIN and no alert is sent to PIN transactions.

Q14. Can I opt out from the SMS alerts?

A14. Yes, to stop receiving alerts via SMS; please call the number at the back of your card.

Note: However, we must advise you that such requests may expose your Debit Card (s) to a higher risk of fraud. Hence, we strongly encourage all our customers to opt for the SMS transaction alert to safeguard your cards from any fraudulent usage.