

## **MAYBANK DEBIT & PREPAID CARD E-COMMERCE/MOTO DISABLE**

### **Frequently Asked Questions**

#### **1. What do you mean by E-Commerce and Mail Order Telephone Order (MOTO) transactions for all new Debit and Prepaid Cards will be disabled?**

It means all payment transactions through online or when the card is not physically present will not be allowed. This applies to all existing and new Debit and Prepaid cards.

#### **2. Why and when are these transactions going to be disabled for Debit and Prepaid Cards?**

This is a direction to prevent our cardholders from becoming victims of e-banking, direct debit and card fraud. All Online transactions at non 3D online merchants will be disabled effective 31 December 2015.

#### **3. Will it affect all Debit and Prepaid cardholders?**

Yes, effective January 1, 2016, all Debit and Prepaid cards will be disabled for E-Commerce/MOTO transactions. This is only for Non 3D online where no MSOS or OTP (One Time Password) is required for transactions.

#### **4. Will it affect my Autopay and my other registered transactions?**

No, only your E-commerce and MOTO transaction is disabled. All other retail transactions local or overseas are not affected.

#### **5. How fast can I use my E-commerce purchases after MGCC has enabled it?**

Once MGCC has enabled the E-commerce, you can use immediately.

#### **6. What if I am a Debit or Prepaid cardholder, and I want to allow ECommerce/MOTO transactions for purchases?**

To enable E-Commerce/MOTO transaction, kindly contact our Maybank Group Customer Care at 1300 88 6688 or 1800 88 9559 for American Express Cards

Once your account is enabled, you can use your debit/prepaid card for your e-commerce purchases and if you wish to disable it for security reasons, you need to call MGCC again.

#### **7. Can I go to the branch to enable or disable the E-Commerce transaction?**

No. At the moment, you can only enable or disable this function by calling our MGCC. We will update you on the new channels via Maybank ATM, Branches and Maybank2u once it is ready.

#### **8. Will I be at risk if, I enable the e-commerce and I continue making ECommerce transaction?**

When making purchases, you will still be redirected to our secure site and asked for a PIN or given the One Time PIN (OTP). However, there are chances of risk if the merchant is not a 3-D secure Merchant. However, Maybank will continue to perform investigations for disputes as and when needed to assist our cardholders.

#### **9. I received SMS advising me that my online transaction will be block by 31/12/2015 and if I want to continue I need to give a SMS reply as, ONCNP <> NRIC (12 digit) sent to 66628 and it will be activated within 2 business day. How can I activate for, on the spot?**

All our active user for online with valid hand phone number will receive SMS message to activate the online usage and upon reply, it will be enable within 2 business day. However, if you wish to activated it on the spot, kindly contact our Maybank Group Customer Care at 1300 88 6688 or 1800 88 9559 for American Express Cards

**10. Who should I contact for any inquiry?**

For any enquiry or further assistance, you can contact our Customer Card number at 1300 88 6688 or 1800 88 9559 for American Express Cards