Maybank

THE ALL NEW MAYBANK MOBILE APP

FREQUENTLY ASKED QUESTIONS

CONTENTS

GENERAL

1. **What is the new Maybank app?**
   This is a brand new Maybank mobile app which has been redesigned with a sleek interface, simpler navigation and enhanced security to give our customers an exciting and refreshing mobile banking experience.

2. **What is new in the Maybank app?**
   a. A refreshingly new mobile banking experience.
   b. A full suite of accounts, all in one place for viewing (i.e. Current, Savings, Cards, Fixed Deposits, Loans and Wealth accounts)
   c. Instant login to M2U and Quick Balance with fingerprint detection (i.e. Quick Touch service).
   d. App personalization and binding to device for tighter security
   e. Pay anyone with the open transfer feature
   f. Make payment instantly just by scanning QR code

3. **How do I use the Maybank app?**
   Upon download of the app, customer is required to do a simple one-time setup. This binds the mobile device to the customer's specific M2U access (i.e. username). If you have multiple M2U usernames, you can also login to the app using your other usernames.
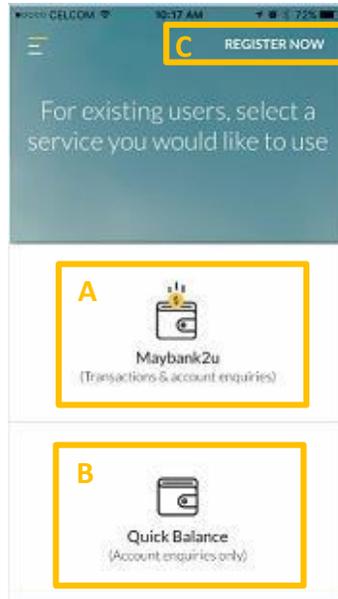   [Please refer to Q5 for steps on how to add your other M2U username].

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No sharing of app is allowed with any other person. The app on is solely for the customer's own use. The personalization of app to the customer is part of a new security feature to prevent sharing of devices with multiple users for greater protection of customers banking transactions.

4. **How do you set up the Maybank app?**
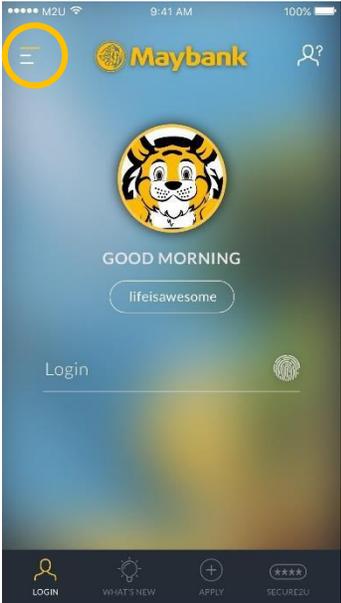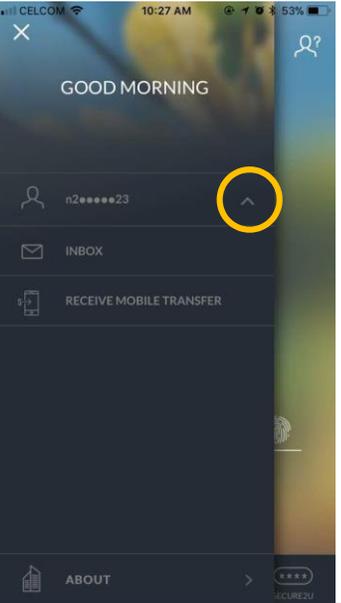   For existing users, select a service you would like to use.
   a. For existing Maybank customers (i.e. with a Maybank2u username and password)
      i. Select 'Maybank2u – Transactions and Account Enquiries'
      ii. Proceed to enter your username
      iii. Confirm your security image and phrase and tap YES
      iv. Proceed to enter your password
      v. Upon successful validation, you will gain access to the Maybank app
      vi. For customers with fingerprint-enabled devices, activate Quick Touch for instant login to view account balances. However, to perform financial transactions, you will be required to enter your password
   b. For customers who do not have Maybank2u username and password, but have Quick Balance access (i.e. PIN or activated Quick Touch)
      i. Select 'Quick Balance – Account Enquiries Only'
      ii. Enter the requested information and submit
      iii. Tap 'Confirm' to confirm your mobile number
      iv. Enter the OTP sent via SMS
      v. Enter the same existing 6 digit Quick Balance PIN
      vi. For customers with fingerprint-enabled devices, activate Quick Touch for instant login to view account balances
   c. For new customers who have neither Maybank2u or Quick Balance access
      i. Select 'Register Now'
      ii. Then select either to Register for Maybank2u or Register for Quick Balance
      iii. Customers will be redirected to the Maybank website for online registration of Maybank2u

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5. **If I have multiple M2U usernames, can I login to the app using my other username?**
   Yes you can, provided you add your other M2U username to the app. Refer steps below to add other M2U username.

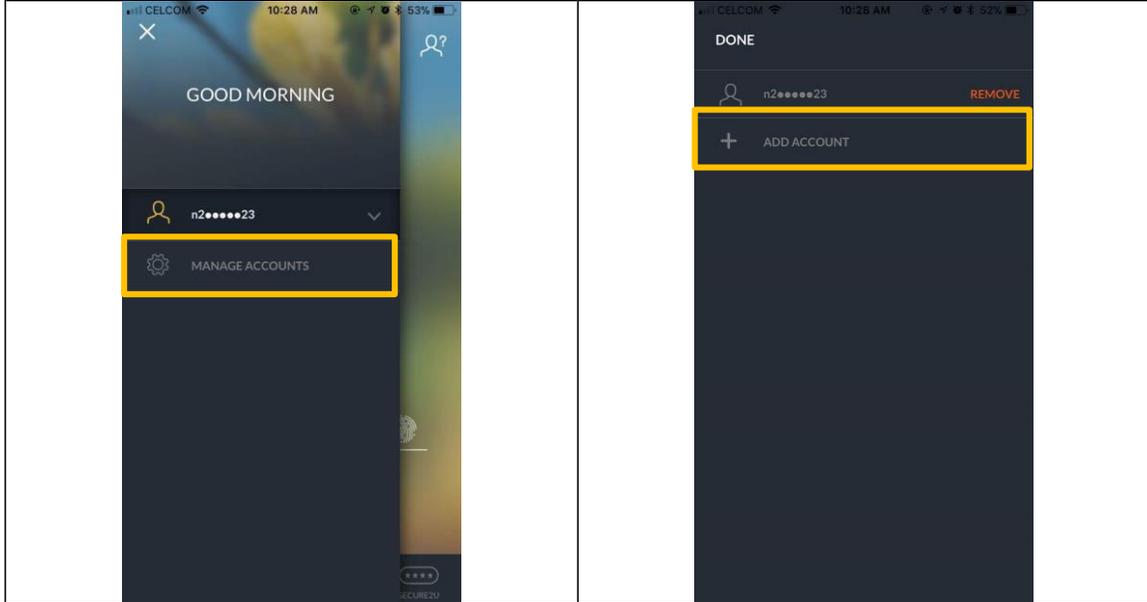| Launch the app and tap the menu icon	Tap the '^' icon
Tap 'Manage Accounts'.	Tap 'Add Account' and follow the steps.

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6. **What are the services available in the Maybank app?**

Maybank2u

General	Inquiry	ME	Pay	Transfer	Mobile
· 1st Time Setup · Login with Password · Login with Quick Touch · Forgot Password	· View Current and Savings · View Cards · View Fixed Deposits · View Housing Loan, Hire Purchase and Personal Loans · View Wealth (Unit Trust, MFCA, MGIA)	· Change Password · Enable/Disable Quick Touch, Face ID and Voice ID · Manage Devices · Push Notification · Secure2u · QRPay	· Open Bill Payment · Favourite Bill Payment · Favourite JomPay · View Bills (selected billers) · View Payment History (selected biller)	· Own Account Transfer · Open Transfer · Favourite Transfer · Western Union Transfer · Western Union Inquiry	· Prepaid Reload · Cardless ATM Withdrawal · Transfer via Mobile Number · Receive Mobile Transfer

Quick Balance

General	Inquiry	ME
• 1st Time Setup • Login with PIN • Login with Quick Touch • Forgot PIN	• View Current and Savings • View Cards • View Fixed Deposits •	• Change PIN • Manage Accounts and Cards • Enable/Disable Quick Touch • Push Notification • Upgrade to Maybank2u

7. **Who can use the app?**
   All existing Maybank2u Individual, Sole Proprietor, IM Teen and Maybank2u Lite customers would be able to use the app using their existing Maybank2u username and password.

8. **Are there any charges for using app?**
   The app is free for download at the respective authorised app stores. However, there are charges levied for selected transactions such as bill payment and interbank fund transfer as well as data charges imposed by your mobile service provider.

9. **What is the minimum mobile device requirement to use the app?**
   a. The mobile device must not be jailbroken or rooted
   b. Internet connection
   c. Mobile device Operating System must be iOS 8.0 and above or Android version 5.1 and above

10. **I have a sole proprietor M2U account and have my own Maybank2u access, can I use on the same app?**
    Yes, you may use the same device and add other M2U username account as shown in Q5.

11. **How many devices can I bind to the same Maybank2u access (i.e. username)?**
    You can bind up to a maximum of 3 devices. If you have registered up to 3 devices, upon the 4th setup, you will be prompted to remove one of the devices. You can deactivate any of your current registered device through ME > My Devices to register a new device.

12. **I can't perform any transaction through the app. What should I do?**
    If you're facing problems with the app, please try one any one of these methods:
    a. Restart device - Many common download issues can be fixed by turning off, restarting device and re-try to download.
    b. Check data connection - strong Internet connection (Wi-Fi or mobile data) is required to use the app. Re-launch the app when Internet connection is good.
    c. Check device's available storage – If your device's storage space is low, please uninstall other apps or delete items like pictures or videos to free up 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 App Store or Google Play Store application and try to download the app again.
    e. Remove and re-download the app.

13. **I received an error message saying "Device not compatible" from Play Store when I tried to download the app. What should I do?**
    One possible cause for some devices, especially the lower end devices is that they have smaller than 50 MB cache partition size.

    For temporary workaround, you may want to try clearing Play Store data from your device and re-installing the app. To do this, go to Settings > Application Manager > All > Google Play Store > Clear data.

14. **Why do I get an error message saying "Username cannot include special characters except underscore bar and full stop"?**
    Most devices have the auto-complete feature enabled for typing. If a customer enables the auto-complete feature, a space is appended at the end of the username, which causes the error. Please remove the space after the username.

15. **Is the app secure?**

Yes the app is equipped with various security features:-

   a. The mobile device can only be tied to your Maybank2u access (i.e. username(s)).
   b. Access to banking services is protected by a secured login procedure using security image and passphrase to ensure app is connected to the official Maybank site.
   c. Challenge Questions is also imposed to authenticate transactions that are deemed high risk.
   d. Only 1 login session is allowed per Maybank2u access (i.e. specific username & password). If the same Maybank2u access is used to login from another device, the current session will be terminated when trying to perform a monetary transaction.
   e. Sensitive data such as password or transaction information will be transmitted on public network through secured protocols SSL, TLS and HTTPS.
   f. Confidential account information is not stored on the mobile device.

16. **What happens if I lose my mobile phone?**

If your mobile device is stolen, no one can access the app without your username and password. However, for safety, please do not store any personal account info or password in your mobile. In addition, you should also consider contacting your mobile service provider to have your service temporarily suspended.

17. **Can I access the app when I'm traveling overseas?**

Yes, provided you have access to Internet on your mobile. Please check with your mobile service provider for roaming charges applicable when overseas.

18. **How do I know when my transfer is successful?**

After you have make the transfer, the status will be displayed on the screen and you will also receive a notification via Push Notification and via SMS. Alternatively, you may view the transactions in your transaction history.

QUICK BALANCE

1. **Do I need to have a Maybank2u username and password to register for Quick Balance?**
   No, as long as you are a Maybank customer with a Savings/Current Account, Credit or Charge Card, you will be able to register for Quick Balance.

2. **Why is the One-Time Password message sent to a different mobile?**
   We will send the One-Time Password to the latest mobile number in the bank's records. If the mobile number is outdated, please update by calling our Call Centre (1300 88 6688) or visit any of our nearest branches.

3. **How many devices can I use to access Quick Balance? Can I access Quick Balance using other people devices?**
   You can register up to three (3) devices to access Quick Balance. You can only access Quick Balance with the devices you have registered with.

4. **If I have reached the maximum number of registered devices, can I deactivate the existing devices and add a new one?**
   Yes, you can deactivate your current registered device through 'Me > My Devices'.

5. **Can I select which accounts I want to view?**
   Yes, you can select your preferred accounts through 'Me > My Accounts' option and select the accounts you want displayed.

6. **If I have set up the app for Quick Balance, how can I use the app to perform financial transactions?**
   You can upgrade to Maybank2u by going to 'Me'. Tap on 'Let's Do it' and you will get the option to login to M2U. Enter your username, confirm your security image and phrase and proceed to enter your password.

FACE ID AND VOICE ID

General

1. **What is Face ID and Voice ID?**
   Face ID and Voice ID are biometric authentication features on the new Maybank app that allow you to login to your Maybank2u account using your facial points and voice pattern. You could only view your account details with these login methods; password is still required to perform transactions.

2. **How secure is Face ID and Voice ID?**
   Face ID and Voice ID are as safe as Quick Touch. Your facial points and voice pattern, which are unique to you, are encrypted and protected with a key that is securely stored in your device. The data does not leave your device and is never stored in the cloud, servers or anywhere else.

   You are able to use any of the biometric authentication methods, i.e. Quick Touch, Face ID or Voice ID to access your account details, but to perform a transaction, password is still required.

3. **Where can I use Face ID and Voice ID?**
   Face ID and Voice ID are only available on the new Maybank mobile app.

4. **What is the requirement to enrol for Face ID and Voice ID?**
   For iOS users, your device must be equipped with a front-facing camera of at least 1.2-megapixel and functioning microphone.

   For Android users, your device must be equipped with a front-facing camera of at least 2.0- megapixel and functioning microphone.

5. **Why should I use Face ID and Voice ID?**
   Face ID and Voice ID offer quicker access to account details as compared to keying in lengthy password. Both of these features will benefit those who are unable to use Quick Touch (i.e. difficult to read fingerprints or not using devices with fingerprint-scanning)

6. **Can I use Face ID and Voice ID to authorise monetary transactions on mobile app?**
   No, you can only view your account details. Password is still required to perform monetary transactions.

7. **What if I changed to a new smartphone, do I need to enrol for Face ID and Voice ID again?**
   Yes, enrolment of Face ID and Voice ID is needed on every device. If you have multiple devices, you are also required to enrol on each device.

8. **If I have multiple M2U profiles in the app, do I have to enrol Face ID and Voice ID for each profile?**
   No, you are only required to enrol Face ID and Voice ID once and subsequently, you can enable it for all your M2U profiles.

Enrolment of Face ID and Voice ID

1. **Can I enrol Face ID and Voice ID separately?**
   No, you are required to complete the enrolment ONE (1) time only for both features. After enrolment, you can choose or switch to your preferred biometric login method and set the default that is suitable to your environment. However, DO NOT enrol with other people's face and voice to protect your Maybank2u account.

2. **Am I allowed to personalise my choice of phrase for Voice ID?**
   Yes, you can personalise your phrase from 2 to 3 words to enrol for Voice ID. Please ensure to speak the personalised phrase on the display during the Voice ID authentication.

3. **Is it necessary for the system to analyse my face and record my voice for three times?**
   Yes, multiple recordings are required to allow the system to recognise you better. Please ensure bright and quiet environment to avoid any authentication issue.

4. **What is the default biometric login option for?**
   The biometric login option that you have selected will be set as default to access your account. You are also allowed to switch to other options that you have enrolled for.

Authentication of Face ID and Voice ID

1. **If I change my appearance, will it affect the authentication for Face ID?**
   Face ID is designed to recognise you even when you are wearing moderate makeup, non-coated prescription glasses or contact lenses. Face ID authenticates you by scanning the key facial points such as your eyes and nose.

2. **If I have blocked nose or sore throat, will Voice ID be able to authenticate me?**
   If your voice is severely affected, please switch to other biometric login options or enter your password for your convenience.

3. **What if someone has the same facial points or voice pattern as I do, will Face ID and Voice ID be able to tell the difference?**
   Facial points and voice pattern are unique to you, unless you have a truly identical twin or if an impostor has a high-definition recording of you saying your choice of phrase, as that could be quite tricky to be differentiated. We recommend using Quick Touch or password to login if you are concerned about this.

4. **What happens if Face ID or Voice ID does not work for some reason?**
   Always ensure you are at a bright and quiet place. If your surrounding is not favourable for your default biometric login option, you may switch to other biometric login options that you have enrolled for.

5. **Why am I prompted for password after few unsuccessful attempts of Face ID or Voice ID authentication?**
   As an additional protection, only 3 unsuccessful attempts of any biometric combination (Quick Touch, Face ID, and Voice ID) is allowed before a password is required.

Disable Face ID and Voice ID

1. **Can Face ID and Voice ID be temporarily disabled?**
   Yes, go to ME > tap LOGIN DETAILS > tap Biometric login > disable Face ID & Voice ID.

2. **Do I need to enrol again to enable Face ID and Voice ID?**
   No, enrolment is only needed once. To re-enable, you are only required to enable Face ID and Voice ID through 'ME > LOGIN DETAILS > Biometric Login'. Once enabled, subsequent login to your Maybank2u account will be verified using your facial points or voice pattern, depending on the option you have set as default.

Reset Face ID and Voice ID

1. **Can I permanently remove my Face ID and Voice ID?**
   Yes, go to ME > tap LOGIN DETAILS > tap Biometric Login > disable Face ID & Voice ID > reset Face ID and Voice ID.

2. **What will happen to my Face ID and Voice ID data after resetting?**
   All Face ID and Voice ID data including mathematical representation will be removed from your device.

3. **How can I re-enrol my Face ID and Voice ID?**
   Go to ME > tap LOGIN DETAILS > tap Biometric login > enable Face ID & Voice ID.

QUICK TOUCH

1. What is Quick Touch?

Quick Touch is a form of biometric authentication using fingerprint and leverages on your device's fingerprint scanning technology to provide you a quicker access to your accounts on the Maybank app.

2. How do I activate Quick Touch?

The app will prompt for Quick Touch activation if you are using a device with fingerprint-scanning capability. You must first register your fingerprint on your mobile device. Once you have activated Quick Touch, the app will authenticate against the registered fingerprint(s) before allowing access to your account.

3. What should I be aware of when enabling Quick Touch?

Once your device is registered with Quick Touch, your accounts can be accessed with any fingerprints registered in your device. You are advised NOT to add any third party fingerprints in your device.

4. What happens if I cannot login using Quick Touch?

If you cannot login using Quick Touch after three attempts, you will still be able to login using your 6-digit PIN (Quick Balance) or password (Maybank2u).

5. Can I enable Quick Touch on multiple devices?

Yes, you can enable Quick Touch on other devices with fingerprint-scanning capability.

6. How can I disable Quick Touch?

Quick Balance: Go to ME > disable Quick Touch.

Maybank2u: Go to ME > tap LOGIN DETAILS > tap Biometric login > disable Quick Touch.

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SECURE2U

1. **What is Secure2u?**

Secure2u is a safer and convenient way to authorise transactions using Secure Verification and Secure TAC. This new feature is available only on the new Maybank app, which can be downloaded from Google Play Store and Apple Store. Customers are required to register for Secure2u before enjoying this new authorise transaction method.

- Secure Verification is a feature that allows user to approve or reject Maybank2u selected web and mobile transactions directly from their smartphones.
- Secure TAC will require you to key in a 6-digit TAC number generated on the mobile app to authorise Maybank2u transactions.

Secure TAC is a new alternative to SMS TAC for selected web transactions.

2. **What is the difference between Secure Verification, Secure TAC & SMS TAC?**

The difference between Secure Verification, Secure TAC & SMS TAC are as per below:

- Secure Verification – A notification alert will be sent to customers' registered device for selected transactions. The transactions must be approved or rejected within 30 seconds.
- Secure TAC – Consists of 6-digit TAC number, generated in Maybank app. Please use the number to authorise your transaction via Maybank2u website.
- SMS TAC – Current 6-digit TAC number received via SMS.

3. **When can I use Secure Verification and Secure TAC?**

The table below lists the transaction types that require either Secure Verification, Secure TAC or SMS TAC.

Services (Monetary)	Any Amount		
	Secure Verification	Secure TAC	SMS TAC
1. New 3rd Party Account Transfer	√		√
2. New Interbank Fund Transfer – IBFT (Instant Transfer)	√		√
3. New Interbank Fund Transfer – IBG (GIRO)	√		√
4. Maybank Money Express	√		√
5. Maybank Visa Direct	√		√
6. Foreign Telegraphic Transfer	√		√
7. Western Union	√		√
8. Tabung Haji	√		√
9. Open Instant Prepaid Top-up	√	√	√

10.Prepaid Top up with PIN	√	√	√

11.IDD/STD Card	√	√	√
12.Internet Prepaid	√	√	√
13.Make a One-off Payment	√	√	√
Services non-Monetary			
14.Update Contact Info	N/A	√	√
15.Update Contact Info Address	N/A	√	√
16.Update Contact Info Email Address	N/A	√	√
17.Change Site-To-User-Image	N/A	√	√

4. **How do I register for Secure2u?**

   Secure2u is available only on the new Maybank app, which can be downloaded from Google Play Store and Apple Store. To register, launch the new Maybank app and follow these steps:

Before Login	After Login
1. Tap on Secure2u 2. Follow on-screen instruction	1. Tap on the drawer menu or 'Me' from the bottom menu. 2. Tap on 'Secure2u'. 3. Follow on-screen instruction.
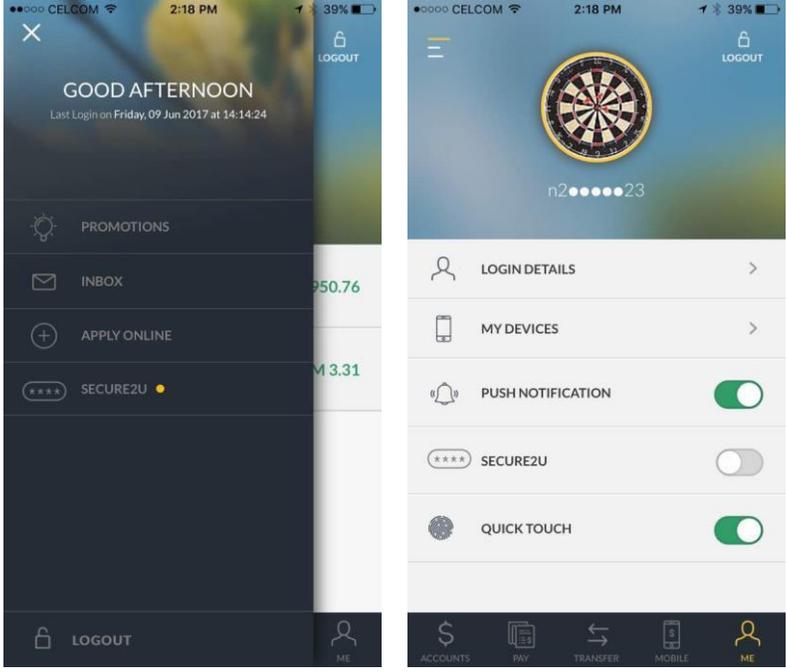
5. **Am I required to use Secure2u for all transactions?**

No, you may still use the conventional SMS TAC to authorise your transactions. However, you must use Secure2u's Secure Verification for selected transactions. (Please refer to the table in Question 3 for the types of transactions).

6. **How do I authorise my transactions with Secure Verification?**

To choose Secure Verification as the mode of authorisation, you will be prompted with a push notification message alert on your registered smartphone. You need to "Approve" or "Reject" the transaction within 30 seconds.

7. **How to use Secure TAC?**

When you have selected Secure TAC as the mode of authorisation, you can obtain the 6-digit number by tapping on 'Secure2u' button on the Maybank app. Please enter the number to approve your transaction. The 6-digit number is auto generated every 30 seconds.

8. **Can I register for Secure2u on two different devices?**

No, Secure2u is tied to 1 device only per username.

9. **What is the device minimum requirement to run Secure2u?**

You can run Secure2u on iOS 8 or later; and Android 5.1 or later.

10. **What if I am using other operating systems such as Blackberry or Windows phone?**

Secure2u is only supported by "non-jailbreak" & "non-rooted" iOS 8 or later; and Android 5.1 or later operating systems.

11. **Can I use Secure2u without an internet connection?**

You need an Internet connection for Secure Verification. However, you can still use Secure TAC even without an Internet connection.

12. **Will Secure2u work when I am in overseas?**

Yes, you can use Secure2u when you are overseas. Please ensure the date and time on your device are set to 'automatic'.

13. **How do I de-register Secure2u?**

You may de-register for Secure2u by selecting Settings from "Me" within the new Maybank app.

14. **What happens if I changed my mobile phone?**

You can re-register for Secure2u on a new device at any time. During the new registration, you will be prompted to deactivate the service from the old device. Alternatively, you may go to Settings from "Me" within the new Maybank app on your old device for deactivation.

15. **I've just switched to a new Telco and they have given me a new SIM card but the mobile number remain unchanged, will this have any impact to my Secure2u?**

No, as long as your mobile number remains unchanged, the feature will still be available to you.

16. **What if I have changed to a new mobile number?**

A change in your mobile number will affect your SMS TAC, hence you are required to update the bank with your new mobile number by calling our Customer Care hotline at 1-300-88-6688 or you may alternatively update at any Maybank ATM Machines.

However, a change in your mobile number will not affect your Secure2u as it is tied to your device.

17. **If I lost my handphone, can I re–register for Secure2u on a new device?**

Yes, do re-register for Secure2u using your new device and you will be prompted to de-register your old device.

18. **What should I do if I lost my mobile phone?**

If you have lost your phone, immediately contact our Customer Care hotline at 1-300-88-6688 (local) or 603-78443696(overseas) to de-register Secure2u.

19. **How do I request for Secure TACs?**

Tap on Secure2u from your mobile phone and your Secure TAC number will be auto generated every 30 seconds. Please use the latest Secure TAC to complete your transaction.

20. **What will happen if I entered the wrong Secure TAC number?**

Similar to SMS TAC, you are given 3 attempts to enter the Secure TAC number before your Maybank2u access gets blocked.

21. **How much time do I have to approve a transaction with Secure Verification?**

You are given 30 seconds to approve your transaction via mobile before it gets expired.

22. **What happen if I don't approve the transaction with the Secure Verification notification that I have received?**
Without your approval, your transaction will not be processed and the amount will not be deducted from your account.

23. **I have Maybank2u Biz and Maybank2u Lite accounts. Can I register for Secure2u?**
No, Secure2u is not applicable for Maybank2u Biz and Maybank2u Lite.

24. **Can I use Secure2u for transactions that I have saved as 'Favourites'?**
No, Secure2u is not required for transactions that you have saved as 'Favourites'.

25. **I did not receive the Secure Verification notification alert to authorise my transaction. What should I do?**
Please check your Internet connection. You will only receive the alert if your Internet connection is available. If your Internet connection is working and you are not able to receive Secure Verification alert do contact our Customer Care hotline at 1-300-88-6688 (local) or 603-78443696(overseas) to lodge a report.

26. **I did not initiate a transaction, but I've just received an alert to authorise a transaction using Secure Verification. What should I do?**
If you have encountered any suspicious transaction from your account, please contact our Customer Care hotline at 1-300-88-6688 (local) or 603-78443696(overseas) immediately to lodge a report.

27. **When I performed a single transaction above RM10,000, why I can only see Secure TAC and Secure Verification as option to authenticate?**
For transaction performed above RM10,000 can only be approve by using either Secure TAC or Secure Verification

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MAYBANK QRPAY – FOR BUYER/SENDER

1. **What is Maybank QRPay – For Buyer/Sender?**
   Maybank QRPay (QRPay) is a cashless payment solution that enables Individual (Buyer/Sender) to make payments to Sellers/Recipient using a unique two-dimensional quick-response (QR) code. This service is available on the Maybank app.

2. **What are the services available on Maybank QRPay?**
   - Make payments (QR Payments) to Sellers by scanning the QR code.
   - Perform transfer funds within a close proximity with a Maybank App user
   - Search for outlets and promotions.
   - Change daily transaction limit for QR Payments/Transfers.
   - Change preferred debiting account.

3. **How do I set up Maybank QRPay (First-time setup)?**
   i. Select 'QRPay' icon at pre-login screen of the Maybank app.
   ii. Login to your account to proceed
   iii. After logging in, please select your preferred debiting account
   iv. Set your preferred daily transaction limit for QRPay
   v. If camera access is disabled, you will be requested to enable it.
   vi. QRPay is now ready for use

4. Can I generate my own QR code on Maybank App?
   Yes, you can. Firstly, you need to setup your Maybank QRPay account and then you may generate your QR code in QRPay

5. **What are the various limits imposed?**
   There are 2 types of limit which you are able to set for Maybank QRPay transactions:
   a) Daily Transaction Limit
   b) Cumulative Limit

6. **What is my daily transaction limit to use QRPay?**
   The daily maximum aggregated transaction limit is RM1,000 per customer. You may lower this limit based on your comfort level via Maybank2u.

   Please be informed that you can just scan and pay for payments/transfers below RM250. However, for security reason, password or biometric access is required for payments/transfers above RM250.

7. <u>**What is Cumulative Limit?**</u>

- For QRPay transactions of RM250 and below, no password or Biometric Authentication is required but this will be subjected to a maximum cumulative limit of RM250.
- The default cumulative limit is RM250.
- You may change this limit via Maybank App.

8. <u>**Who can use Maybank QRPay?**</u>
All new and existing Maybank2u customers with the Maybank app on their smartphones are able to use QRPay services.

9. <u>**Are there any charges for using Maybank QRPay?**</u>
There are no charges for using QRPay services.

10. <u>**What is the minimum requirement to use Maybank QRPay?**</u>
These are the requirement to use Maybank QRPay:
a) Your mobile phone is equipped with the Maybank app
b) Your mobile device must not be jailbroken or rooted.
c) An Internet connection.
d) Mobile device Operating System must be iOS 8.0 and above or Android version 5.1 and above.
Note: We recommend that you regularly update your device operating system and App for optimum mobile banking experience.

11. <u>**I can't perform any transaction through Maybank QRPay. What should I do?**</u>
If you're facing issues with QRPay, please try any of these methods:
a) Restart device - Many common download issues can be fixed by turning off, restarting device and re-try to download.
b) Check data connection – A strong Internet connection (Wi-Fi or mobile data) is required to use the App. Re-launch the App when the Internet connection is good.
c) Check device's available storage – If the storage space is low, please uninstall other apps or delete items like pictures or videos to free up space. The problem could also be attributed to multiple suspended apps running in the background. Please close unused apps to free up memory and resources.
d) Clear cache & data - Clear cache and data on the App Store or Google Play Store application and try to download the app again.
e) Update to the latest version of the Maybank app or uninstall and re-install the app.

12. **What should I do if the amount displayed on my screen is different from what the Seller/Recipient had agreed on?**

    Please confirm with the Seller/Recipient if the information shown is not reflected accurately. Should there be any discrepancies, request Seller/Recipient to regenerate a new code and scan again.

13. **What are the security features in place?**
    a) Your default limit is RM1,000. However, you can set your daily transaction limit from RM0 to RM1,000, based on a RM50 increment (interval).
    b) Password or Biometrics is required to proceed with QR payment of more than RM250 per transaction.

14. **How do I safeguard my QRPay from being abused?**
    You can prevent others from using your QRPay by following these simple guidelines:
    a) Ensure your device is protected with biometric, PIN or pattern.
    c) Do not leave your device unattended.
    d) Set your QRPay limit based on your comfort level.
    e) Regular check of account activity for any discrepancies or unauthorised transaction.

15. **What are the safety measures to be taken before proceeding with the QRPay transaction?**
    You are required to ensure the following:
    a) Check the amount to be paid
    b) Check the Seller/Recipient details (Business/Individual name) before proceeding with the QRPay transaction

16. **What happens if I lose my mobile phone?**
    Please contact our Customer Service at 1-300 88 6688 or +603-7844 3696 (if you are overseas) to have your App temporarily suspended.

17. **Do I need to key in my password every time I launch and use Maybank QRPay?**
    No. However, below are instances where password is required:
    a) First-time set up of QRPay
    b) Change your QRPay settings
    c) QR payment of more than RM250 per transaction (Password or Biometric required).

18. **What are the types of QR codes available for scanning?**
    There are TWO (2) types of QR codes:

a) Dynamic QR Code: It has Seller's/Recipient account details and transaction amount embedded to it. You can just scan it without entering the purchase amount.

b) Static QR Code: It has Seller's/Recipient account details. You must enter the amount after scanning the code.

19. How do I find out the outlets that accept QRPay?

You can view the list of outlets that accept QRPay on the Maybank app by selecting 'QRPay' icon from the main menu and select OUTLET.

20. Where can I find out the latest promotions for QRPay?

You can view the list of promotions on the Maybank app by selecting the 'QRPay' icon from the main menu and select QR Promo. The promotions will be listed based on your filter.

21. How do I save and apply the Promo Code?

To save a Promo Code, go to the QR Promo tab and select 'Save' to store the code in your Maybank app. To apply it, simply select the Promo Code from your list or enter the code manually during payment.

22. How do I know my payment/transfer status?

After you have make the payment/transfer, the status will be displayed on the screen and you will also receive a notification via Push Notification. Alternatively, you may view the transactions in your history.

23. Why is my payment being rejected?

Your payment may be declined due to these reasons:
a) Insufficient balance in your account;
b) Poor internet connectivity;
c) Seller's QRPay Service has been deactivated

24. Why have I been prompted with a Challenge Question when making payment?

This is part of the app security feature where a Challenge Question is imposed to validate your transaction.

25. I have received a successful notification for my payment/transfer, but the Seller/Recipient claimed to not receive it. What should I do?

Please show the successful notification to the Seller/Recipient for payment confirmation. Sellers/Recipients also could check their own Transaction History to find out if the payment has been made.

26. **Can another person(s) leverage on my app to use QRPay?**

    No. Never allow anyone to use your app and QRPay. The app is solely for your own usage. Best practices should be uphold at all time to safeguard your QRPay from being abuse by another person.

27. **Can I access Maybank QRPay when I'm traveling overseas?**

    Although you can launch the app when you abroad, you are **strongly discourage** from performing any QR payments outside of Malaysia.

28. **What happens if the amount transferred was wrong due to either Seller/Recipient/ C as hi er 's or Buyer/Sender's   mis take?**

    Any settlement of discrepancies shall be between the Seller/Recipient/Cashier and the Buyer/Sender. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties. Maybank will not support any instructions by either parties to revoke or refund QR Payments that has been successfully transferred.

29. **How do I know if the payment/transfer were successfully made and debited from my account?**

    Once Buyer/Sender have scanned your code, you will receive a push notification on the successful status of payment/transfer. You will also see an acknowledgement page regarding the successful status of payment/transfer. Alternatively, you may check the transaction history for successful payments made or click on "INBOX" to check payment status.