

## MAYBANK DEBIT & PREPAID CARD

### Managing Card –not-Present for Non 3D (non-secured) online transactions and Contactless Transaction Amount (CTA) Limit via Maybank2u.

#### 1. What is Card-not-Present for Non – 3D (non-secured) online transaction?

A Card-Not-Present (CNP) transaction is a retail spend transaction where the cardholder is not physically present at the merchant when the payment is made such as Non-3D (non secured) online transaction and mail order / telephone order (MOTO).

#### 2. Why Maybank blocked customers from performing Non-3D (non-secured) online transaction?

In line with Bank Negara Malaysia's (BNM) guideline, Maybank has blocked cardholder from making any CNP transactions which not authenticated via strong authentication method such as dynamic password since **31<sup>st</sup> December 2015** unless the cardholder has opted-in expressly to conduct such transactions. This is to protect and prevent cardholders from becoming victims of fraudulent transactions.

#### 3. How to enable the Non-3D (non secured) online transactions?

Effective 19<sup>th</sup> October cardholders can activate their Non-3D (non secured) online transactions for both Debit & Prepaid Card by following the steps below:-

- i. Login to Maybank2u and click on My Settings>Manage Debit Card / Credit Cards for Prepaid> Prepaid Card Ecommerce Activation.
- i. Slide to enable the Non-3D (non secured) online transactions>Acknowledge the NOTICE.
- ii. Confirmation for activation> Request for TAC > Confirm TAC>Status of Activation

#### 4. Can I deactivate the Non-3D (non-secured) online transactions?

Yes. Cardholders can disable the function by following the steps below:-

- ii. Login to Maybank2u and click on My Settings>Manage Debit Card / Credit Cards for Prepaid>Debit / Prepaid Card Ecommerce Activation.
- iii. Slide to disable the Non-3D (non secured) online transactions.
- iv. Confirmation for deactivation> Request for TAC > Confirm TAC>Status of Deactivation.

#### 5. What is Contactless Transactions Amount Limit (CTA)?

Because no signature or PIN verification is typically required, contactless transactions are limited to maximum amount per transactions.

#### 6. What is current default daily CTA Limit for New Debit Card & Prepaid Card?

The daily default limit for new Debit & Prepaid Card cardholders is RM 1000.

#### 7. How to change the Contactless Transaction Amount (CTA) Limit?

Currently cardholders can change their daily CTA Limit or choose to opt-out from the feature by calling Maybank Group Customer Care (MGCC), Maybank Card Centre or nearest Branch.

**Effective 19<sup>th</sup> October 2019, cardholders can perform self –maintenance of their CTA Limit through Maybank2u website by following the steps below:-**

- i. Login to Maybank2u>CARDS>Manage Debit Cards/Credit Cards>Debit/Prepaid Card Contactless Limit.
- ii. Click at "Pencil" logo >Select the Contactless Limit from Dropdown List >Confirm the new limit sets.
- iii. Request TAC>Confirm TAC>Confirmation on the new CTA Limit.