

Revised Secure2u FAQ Page
(as of 14 July 2023)

No	Header Question (Sub Tabs)	Detailed Answer
1	What is Secure2u? Is Secure2u safe?	<p>Secure2u is a safer and more convenient way to authorise Maybank2u web and MAE app transactions using Secure Verification and Secure TAC. This new feature is available on the MAE app, which can be downloaded from Google Play Store, Apple App Store and Huawei AppGallery. Customers are required to register for Secure2u before enjoying this transaction authorisation method.</p> <p>Secure2u pairs your device with your Maybank2u account, offering an extra level of security as all transactions performed can only be authorised on your registered device. Secure2u's unique device binding reduces your exposure to SMS TAC fraud.</p>
2	What is the difference between Secure Verification, Secure TAC & SMS TAC?	<p>Secure Verification and Secure TAC are the two authorisation methods using Secure2u, which can be used via your MAE app. Meanwhile, SMS TAC is an authorisation method that's sent to your mobile number via SMS using your telco carrier.</p> <p>Here are the differences on how Secure Verification, Secure TAC & SMS TAC work:</p> <ul style="list-style-type: none"> ● Secure Verification: A notification alert will be sent to your registered device for selected transactions. You can then tap on the notification to approve or reject the transaction within 50 seconds. ● Secure TAC: A 6-digit Secure TAC number can be generated on the MAE app, and the number will be refreshed every 30 seconds. You can use the number to authorise selected transactions performed via Maybank2u. ● SMS TAC: A 6-digit TAC number will be sent to your registered mobile number via SMS.
3	How do I register for Secure2u?	<p>Secure2u is available on the MAE app, which can be downloaded from Google Play Store, Apple App Store or Huawei AppGallery.</p> <p>Step 1: Launch the MAE app and tap 'Secure2u' under Quick Actions</p> <p>Step 2: Tap 'Activate Now'</p> <p>Step 3: Confirm your mobile and enter the One Time Password (OTP) received via SMS</p> <p>Step 4: Enter your M2U ID/ new IC number</p> <p>Step 5: Confirm your device name and you're done!</p>
4	Am I required to use Secure2u for all transactions?	<p>As a measure to further safeguard your online banking security, all Secure2u authorisations have permanently moved to the MAE app (effective 1 July 2023). Secure2u on the MAE app is now the only way you can approve Maybank2u web/app and MAE app transactions.</p>
5	How do I authorise my transactions with Secure Verification and how much time do I have to approve a transaction?	<p>Once you've selected and requested for a Secure Verification as your mode of authorisation, you will receive a push notification alert on your registered smartphone/app. The registered smartphone is the device that you've registered for Secure2u. Tap on the push notification to view your Secure Verification, and "Approve" or "Reject" the transaction within 50 seconds. Without your approval, your transaction</p>

		<p>will not be processed and the amount will not be deducted from your account.</p> <p>Tip: To seamlessly authorise your future transactions, make sure you've enabled push notifications for your MAE app.</p>
6	How do I use Secure TAC and what will happen if I enter the wrong Secure TAC number?	If you've selected Secure TAC as your mode of authorisation, you can get the 6-digit Secure TAC number by launching your MAE app and tapping on 'Secure2u' on the 'Quick Actions' on the MAE app. You don't need to log in to your app to get the number. Then, just enter the Secure TAC number to approve your transaction. The 6-digit number is auto generated every 30 seconds, so make sure the number is still valid when you enter it. You will be given 3 attempts to enter the Secure TAC number before your Maybank2u access gets blocked.
7	Can I use Secure2u to approve my transaction without an Internet connection or slow connection?	You will need a stable Internet connection to approve transactions using Secure Verification.
8	Can I still use Secure2u when I am overseas?	Yes, you can use Secure2u even when you are overseas, as long as you have a stable Internet connection.
9	Why can't I request for SMS TAC when making transactions on Maybank2u and why do some transactions still use SMS TAC whereas some use Secure2u?	As a measure to further safeguard your online banking security, all Secure2u authorisations have permanently moved to the MAE app (effective 1 July 2023). Secure2u on the MAE app is now the only way you can approve Maybank2u web/app and MAE app transactions. Secure2u on the MAE app is safer as it is enhanced with a min. 12-hour activation period that prevents unauthorised transaction approvals and it also reduces your risk of SMS TAC fraud.
10	How do I de-register Secure2u?	<p>Please note that de-registering Secure2u will not revert your authorisation method back to SMS TAC. A prompt to re-register for Secure2u will appear the next time you need to authorise a transaction.</p> <p>Without Secure2u, you will not be able to approve and complete your transactions if you are making new transfers.</p> <p>To de-register Secure2u, please follow these steps:</p> <p>De-register Secure2u via Maybank2u web:</p> <p>Step 1: Log in to Maybank2u web</p> <p>Step 2: Click the "Settings" tab</p> <p>Step 4: Click "Secure2u" on the left navigation</p> <p>Step 5: Switch the Secure2u toggle to disable it</p> <p>De-register for Secure2u via MAE app:</p> <p>Step 1: On your dashboard, tap the 'Settings' icon at the top left corner of your screen</p> <p>Step 2: Tap 'Maybank2u'</p>

		<p>Step 3: Under 'Secure2u', tap the toggle to turn off/de-register</p> <p>Step 4: Tap 'Confirm' and your Secure2u will be de-registered</p>
11	I have a Maybank2u Biz account. Can I register for Secure2u?	If you are a new/existing Maybank2u Biz user, you can activate and continue to use Secure2u on the M2U Biz app. However, if you are a Sole Proprietor and have a Maybank2u account, you can register and activate Secure2u on the MAE app.
12	What do I do if I do not receive the Secure Verification notification alert to authorise transactions or if my phone hangs or freezes?	<p>To seamlessly authorise your future transactions, make sure you've enabled push notifications for your MAE app. If you still do not receive the Secure Verification, you can retrieve it by launching your MAE app, tapping on 'Secure2u' on Quick Actions and the details will be displayed for you to approve.</p> <p>You may also check your transaction status at your online banking/mobile banking acknowledgement and transaction history page. The status will display your transaction status as either successful or unsuccessful.</p>
13	I have multiple M2U IDs to access to my individual accounts separately. Can I register my multiple M2U IDs on the MAE app and use Secure2u on the MAE app?	The MAE app only allows one M2U ID login and Secure2u registration at a time for better security. As such, you're encouraged to consolidate all your online banking access into one M2U ID for better security. You can do it by walking into the nearest branch for further assistance.
14	Can I register for Secure2u on two different devices and what is the minimum device requirement to run Secure2u?	No, Secure2u can only be tied to 1 device per ID number. Our minimum requirement to download the app is Android OS v9.0 and iOS 13.0. You will need to be able to download the MAE app on your device to use Secure2u.
15	I have previously activated Secure2u on the MAE app on my current device. I have since uninstalled MAE and only recently downloaded it again on the same device. Do I need to activate Secure2u again?	Yes, you will need to activate Secure2u again. However, you do not need to wait for the min. 12-hour activation period to start approving transactions as you have previously activated Secure2u on the MAE app on the same device.
16	I have recently changed or lost my device, can I re-register for Secure2u? Why can't I register for Secure2u on multiple devices?	<p>Yes, you will need to activate Secure2u again. For security reasons, Secure2u can only be tied to one (1) device per ID number at a time. This is also to prevent any fraudster from compromising your ID number and using other devices to register for Secure2u using your ID.</p> <p>Upon Secure2u activation on a different device - you will receive a push notification, SMS and email, notifying you that the min. 12-hour activation period is in progress. You will also be alerted with another SMS and push notification 2 hours before the activation period ends. After 12 hours, you will be able to approve transactions via Secure2u as usual.</p> <p>If you have lost your device, such as your smartphone, you can deregister Secure2u immediately via Maybank2u web. Go to Settings > Security > Secure2u > Toggle to disable Secure2u.</p> <p>If you suspect that someone else has gained access to your phone, immediately contact our Fraud Hotline at 03-58914744 to terminate your online banking.</p>

17	What if I switched to a new Telco and they have given me a new SIM card but the mobile number remains unchanged? What if I have changed to a new mobile number?	<p>No, Secure2u is not tied to your mobile number. It is tied to your username, ID number and mobile device. As long as your mobile number and mobile device remain unchanged, the feature will still be available to you. However, a change in your mobile number will affect your SMS TAC which is still required to perform other selected transactions, services or registrations on Maybank2u.</p> <p>To update your mobile number, here's what you can do:</p> <ol style="list-style-type: none"> 1. If you wish to use it for SMS TAC, you may update your number at any Maybank ATM Machines. 2. If you wish to use it for communication, you are required to update the Bank with your new mobile number by calling our Customer Care hotline at 1-300-88-6688.
18	I did not initiate a transaction, but I've received an alert to authorise a transaction using Secure Verification. What should I do?	If you have encountered any suspicious activity from your account, please contact our Customer Care hotline at 1-300-88-6688 (local) or 603-78443696 (overseas) immediately to lodge a report.
19	Will the Secure2u activation period affect me if I am already using Secure2u on the MAE app	<p>No. You can continue to approve transactions as usual. You will only need to wait for the min. 12-hour activation period if you have:</p> <ol style="list-style-type: none"> 1. Enabled Secure2u on the MAE app for the first time 2. Enabled Secure2u on the MAE app on a different device
20	How do I use Secure2u on the MAE app?	<p>Step 1: Initiate/perform a transaction on the MAE app or Maybank2u</p> <p>Step 2: You'll receive a Secure2u push notification from the MAE app on your registered device</p> <p>Step 3: Tap the push notification to 'Approve' or 'Reject' the transaction</p>
21	If my Secure2u is already activated on the M2U MY app, can I activate it on the MAE app?	<p>Yes, you can. Once Secure2u is activated on your MAE app, you will start receiving Secure2u authorisation requests via MAE, for transactions made via Maybank2u web, M2U MY app or MAE app. This means you'll no longer receive Secure2u notifications via the M2U MY app.</p> <p>If you activate Secure2u on the MAE app for the first time or on a different device after 20 October 2022, you will need to wait min. 12 hours before you are able to use Secure2u to approve transactions. This helps to prevent unauthorised transaction approvals.</p>
22	I received a Secure2u activation push notification, SMS and email but I DID NOT initiate a new Secure2u activation. What should I do?	Kindly contact our Fraud Hotline at 603-58914744 for immediate assistance.
23	I have activated Secure2u on the MAE app and the activation period is still in progress but I need to perform an urgent transaction. What should I do?	To safeguard your online banking security, you will need to wait min. 12 hours before you can use Secure2u to approve transactions. However, you can still perform transfers to your own account.