

## **Secure2u**

### **1. What is Secure2u?**

Secure2u is a safer and more convenient way to authorise M2U web and app transactions using Secure Verification and Secure TAC. This new feature is available on the Maybank2u MY App and MAE app, which can be downloaded from Google Play Store, Apple App Store and Huawei App Gallery (only for the Maybank2u MY App). Customers are required to register for Secure2u before enjoying this transaction authorisation method.

There are two ways to authorise transactions using Secure2u, which are:

- Secure Verification is a feature that allows you to approve or reject selected transactions performed via Maybank2u web and app directly from your smartphone.
- Secure TAC requires you to key in a 6-digit TAC number generated on the Maybank2u MY App or MAE app to authorise selected Maybank2u transactions. It is also a new alternative to SMS TAC for selected Maybank2u web transactions.

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

Secure Verification and Secure TAC are the two authorisation methods using Secure2u, which can be used via your Maybank2u MY App / MAE app. Meanwhile, SMS TAC is an authorisation method that's sent to your mobile number via SMS using your telco carrier.

Here's the difference on how Secure Verification, Secure TAC & SMS TAC work:

- 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 Maybank2u MY App / MAE app, and the number will refresh every 30 seconds. You can use the number to authorise selected transactions performed via the Maybank2u website.
- SMS TAC: A 6-digit TAC number will be sent to your registered mobile number via SMS.

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

Please refer to the table below:

Services (Monetary)	Any Amount		
	Secure Verification	Secure TAC	SMS TAC*
New 3 <sup>rd</sup> Party Account Transfer	√	N/A	√
New Interbank Fund Transfer – IBFT (Instant Transfer)	√	N/A	√
New Interbank Fund Transfer – IBG (GIRO)	√	N/A	√
Maybank Visa Direct	√	N/A	√
Foreign Telegraphic Transfer	√	N/A	√
Western Union	√	N/A	√
Tabung Haji	√	N/A	√
Open Instant Prepaid Top-up	√	√	√
Prepaid Top up with PIN	√	√	√
IDD/STD Card	√	√	√
Internet Prepaid	√	√	√
Make a One-off Payment	√	√	√
DuitNow	√	N/A	√
Jompay	√	N/A	√
EzyCash	√	N/A	√
Uplift FD	√	N/A	√


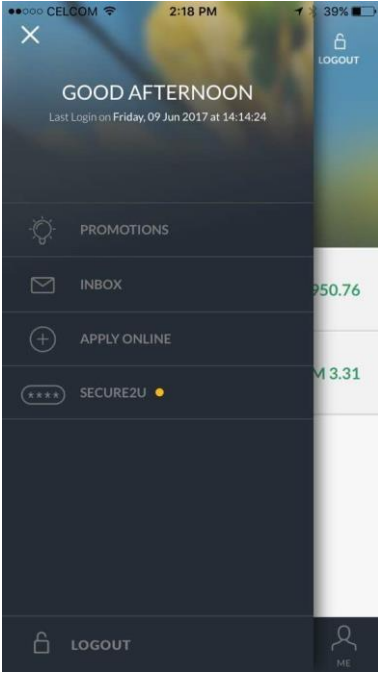
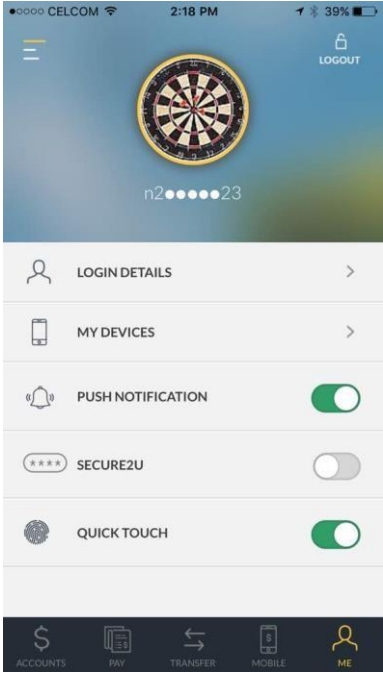
Services (Non-Monetary)			
Update Contact Info	N/A	√	√
Update Contact Info Address	N/A	√	√
Update Contact Info Email Address	N/A	√	√
Change Site-To-User-Image	N/A	√	√
DuitNow Deregistration	N/A	√	√

\* Note: SMS TAC option is only available to approve Maybank2u web transactions below RM3,000. All transactions performed via the Maybank2u MY App / MAE app must be verified via Secure Verification. If you've already registered for Secure2u, you are required to authenticate all your Maybank2u web and app transactions using Secure2u.

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

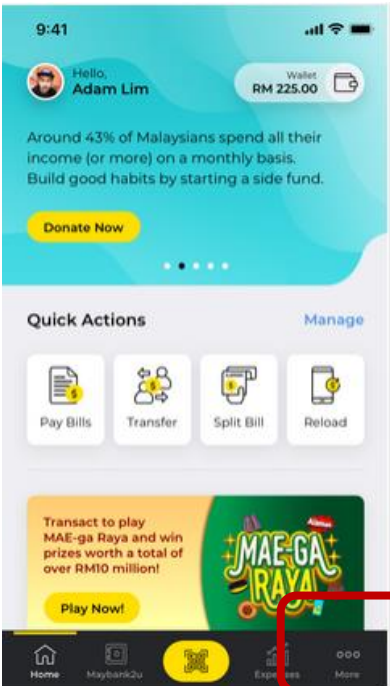
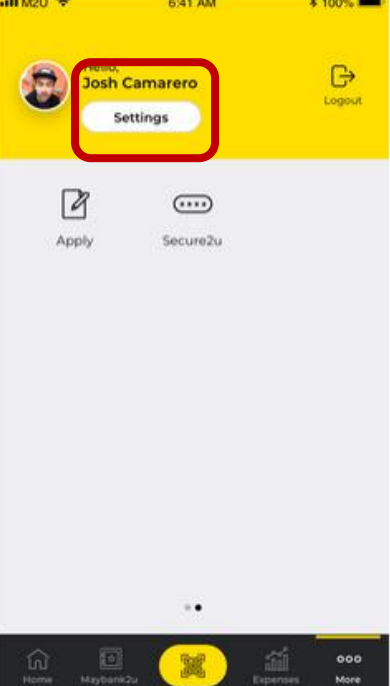
Secure2u is available on the Maybank2u MY App and MAE app, which can be downloaded from Google Play Store, Apple App Store or Huawei App Gallery (Maybank2u MY App only). To register for Secure2u

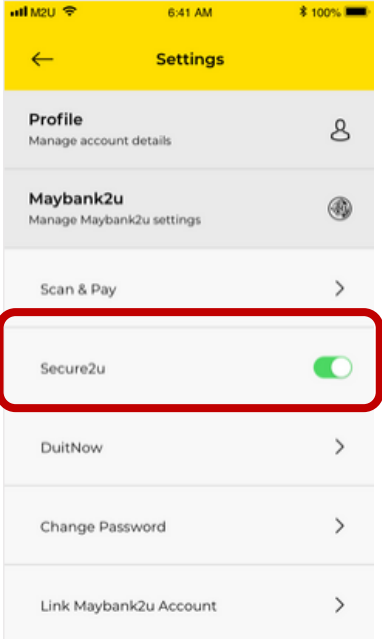
1) Launch the Maybank2u MY App and follow these steps:

Before Login	After Login	
<ol style="list-style-type: none"> <li>1. Tap on Secure2u</li> <li>2. Follow on-screen instruction</li> </ol> 	<ol style="list-style-type: none"> <li>1. Tap on the drawer menu or 'Me' from the bottom menu.</li> <li>2. Tap on 'Secure2u'.</li> <li>3. Follow on-screen instruction.</li> </ol> 	

2) Launch the MAE app and follow these steps

Step		Screen

1	Tap on 'More' on the 'Navigation Bar' at the bottom of the screen	 <p>9:41</p> <p>Hello, Adam Lim</p> <p>Wallet RM 225.00</p> <p>Around 43% of Malaysians spend all their income (or more) on a monthly basis. Build good habits by starting a side fund.</p> <p>Donate Now</p> <p>Quick Actions Manage</p> <p>Pay Bills Transfer Split Bill Reload</p> <p>Transact to play MAE-ga Raya and win prizes worth a total of over RM10 million!</p> <p>Play Now!</p> <p>Home Maybank2u QR Expenses More</p>
2	Tap on the 'Settings'	 <p>M2U 6:41 AM 100%</p> <p>Hello, Josh Camarero</p> <p>Settings Logout</p> <p>Apply Secure2u</p> <p>Home Maybank2u QR Expenses More</p>

3	Tap on 'Maybank2u' and Toggle 'Secure2u' on and follow the on screen instructions	 <p>The screenshot shows the 'Settings' page of the Maybank2u app. The 'Secure2u' toggle switch is turned on (green) and is highlighted with a red rectangular box. Other settings visible include Profile, Maybank2u, Scan &amp; Pay, DuitNow, Change Password, and Link Maybank2u Account.</p>
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### 5. Am I required to use Secure2u for all transactions?

Only selected transactions performed on Maybank2u web will need to be authorised via Secure2u at the moment. Please refer to the table in Question 3 ('When can I use Secure Verification and Secure TAC?') for more details on the transaction types that require Secure2u authorisation.

However, all transactions performed via the Maybank2u MY / MAE app MUST be verified via Secure2u. If you have already register for Secure2u, you are also required to authorise all your Maybank2u web and app transactions using Secure2u.

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

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.

Tip: To seamlessly authorise your future transactions, make sure you've enabled push notifications for your Maybank2u MY App and MAE app.

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

If you've selected Secure TAC as your mode of authorisation, you can get the 6-digit Secure TAC number by launching your Maybank2u MY App / MAE app and tapping on 'Secure2u' on the bottom menu (Maybank2u MY) or tapping on 'Secure2u' via the 'More' menu from the Navigation Bar 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.

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

No, Secure2u is tied to 1 device only per ID number.

E.g. Customer has mobile 1 and mobile 2. Mobile 1 is registered to Secure2u with ID no. 112233445566. If customer register Secure2u to mobile 2 with the same ID no. 112233445566 later, the Secure2u will be registered to mobile 2 and mobile 1 will automatically de-register.

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

You can run Secure2u on iOS 12 or later; and Android 8.0 or later. Do also make sure that your Maybank2u MY App / MAE app is always updated on your device.

## **10. Can I use Secure2u if my device uses jailbreak on iOS or root on Android?**

No, Secure2u and Maybank2u MY App / MAE app are not supported on jailbroken or rooted iOS and Android devices. This is one of our ways to ensure your online banking account remains safe and secure.

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

Right now, Secure2u is only supported on devices running an operating system for iOS 12 or later, and Android 8.0 or later. We have yet to support more operating systems at this point. If you have another device that runs on a supported operating system, please register for Secure2u using that device instead.

**12. Can I register and use Secure2u to approve my transaction without an internet connection?**

To register for Secure2u, you need to make sure your device is connected to your cellular network (e.g. Maxis, Celcom etc) as you'll need to receive an SMS TAC to authorise your registration. Once you've registered for Secure2u, you will need a stable Internet connection to approve transactions using Secure Verification. However, you can still use Secure TAC even without an Internet connection.

**13. I have registered my mobile for Secure2u. Can I approve transactions using Secure2u without an internet connection or slow connection?**

Yes, if the transaction you're making allows approvals using Secure TAC, as it can be used to approve transactions even if you don't have an Internet connection or your connection is slow. However, you will need to have a stable Internet connection to approve transactions using Secure Verification.

**14. 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. Please ensure the date and time settings on your device are set to 'automatic' so that your device is set in the correct time zone.

**15. How do I deregister for Secure2u?**

Please note that deregistering Secure2u does 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.

Without Secure2u, you will not be able to approve and complete your transactions if you are making new transfers that amount to RM3,000 and above. Secure2u authorisation method is mandatory for the following transactions:

- Maybank2u app / MAE app transactions (mobile banking users)
- Maybank2u web transactions (Secure2u registered users)
- Transactions of RM3,000 and above (All Maybank2u users)

But if you need to deregister for it, you can follow these steps.

Deregister Secure2u via Maybank App MY:

Step 1: Login on the Maybank2u App MY

Step 2: Tap on the top left menu icon

Step 3: Tap on "Me"

Step 4: Go to "Secure2u" and switch the toggle to disable

Deregister Secure2u via Maybank2u Web:

Step 1: Login to Maybank2u Web

Step 2: Click "Settings" tab

Step 4: Click "Secure2u" on the left navigation

Step 5: Switch the Secure2u toggle to disable

Deregister for Secure2u via MAE app:

Step 1: Access the 'More' section via the Navigation bar

Step 2: Tap on the 'Settings' button on the top of the screen

Step 3: Tap on the 'Maybank2u' section

Step 4: Go to 'Secure2u' and switch the toggle to disable

#### **16. What happens if I changed my mobile phone?**

Secure2u can only be tied to one device at a time. So when you re-register for Secure2u on a new device, you will be prompted to disable Secure2u from the old device.

Alternatively, you may also manually disable Secure2u on your old device by logging in to your Maybank2u MY App on it > tap on the top left Menu icon > tap on 'Me' > disable Secure2u.

On MAE app you can access 'Settings' section under 'More' via the navigation bar and disable Secure2u by toggling it off.

#### **17. 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, 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 remains unchanged, the feature will still be available to you.

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

Change in your mobile number will not affect your Secure2u as it is tied to your mobile device. 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.

To update your mobile number, here's what you can do:

- a) If you wish to use it for SMS TAC, you may update your number at any Maybank ATM Machines or any Maybank Branch.
- b) 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.

#### **19. 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 deregister it from your old device.

#### **20. 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 deregister Secure2u.

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.

Alternatively, you can deregister Secure2u immediately via Maybank2u web. Go to Settings > Security > Secure2u > toggle to disable Secure2u.



We strongly encourage you to set a lock screen password on your mobile phone for added security.

**21. 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.

**22. 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.

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

You will have 50 seconds to tap open the push notification and approve your transaction via the Maybank2u MY App / MAE app before the Secure Verification expires.

**24. 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.

**25. I have Maybank2u Biz and Maybank2u Lite accounts. Can I register for Secure2u?**

No, Secure2u is not applicable for Maybank2u Biz and Maybank2u Lite. However, if you are a Sole Prop and have a Maybank2u account, you can register for Secure2u.

**26. Do I need to use Secure2u for transactions that I have saved as 'Favourites'?**

No, Secure2u is not required for transactions that you have saved as 'Favourites'.

You can easily save your frequently made transactions as 'Favourite' to make fast and seamless subsequent transactions. Authorisation will only be made using SMS TAC when you add a transaction as a new 'Favourite'.

**27. I was told that Secure2u is now on MAE app. But I did not receive any push notification to approve my Maybank2u MY App and/or Maybank2u web transactions. Why is that so?**

Effective 25 April 2021, MAE app becomes the default app for all your Secure2u approvals. All you have to do is launch and login to MAE app with your password after 25 April to refresh the token. Upon doing so, you can proceed to approve all your MAE & M2U transactions safely via Secure2u.

If you still do not receive the Secure Verification, you can retrieve it by launching your MAE app, tap 'More' and 'Secure2u', the details will be displayed for you to approve.

**28. I made a transaction on Maybank2u Web and did not receive the Secure Verification notification alert to authorise my transaction. What should I do?**

If you didn't receive a push notification within 50 seconds, please launch your Maybank2u MY App and tap 'Secure2u' at the bottom of your login page. For MAE users, please launch your MAE app and tap on 'Secure2u' in the 'More' section via the navigation bar. Then, your Secure2u details will be displayed for you to approve.

On the Maybank2u MY App if you want to avoid your face ID auto login, please wait until you've received your push notification and tap on it.

If you still didn't receive it within 50 seconds, please follow these steps to enable your push notification before initiating the transaction again:

Step 1: Check that your mobile data or wifi is working and ensure your mobile is connected to a stable internet connection for the Secure2u notification to be delivered.

Step 2:

Maybank2u MY App

Kindly make sure your push notification alert is enabled. Go to your phone 'Settings' and tap on 'Notifications'. Locate the app 'M2U MY' and ensure that notification is enable.

Please enable the push notification if it's disabled.

Do note that on Android devices, although the location of 'Notifications' setting differs from one device to another, it can still be found under 'Settings'.

MAE app

To check on the MAE app do access the 'Settings' menu from the 'More' section via the Navigation bar and ensure that the toggle for Notifications is enabled under the 'Notifications' section

Step 3: Turn on mobile data and turn off wifi or vice versa if your internet connection is still not working.

If you are still not able to receive a Secure Verification alert, do contact our Customer Care hotline at 1-300-88-6688 (local) or 603- 78443696 (overseas) to lodge a report.

**29. 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.

**30. I have just been prompted by Maybank that only Secure2u can be used to approve my transaction of RM3,000. Why can't I use SMS TAC?**

Effective 8 March 2021, Maybank is no longer providing SMS TAC for online transactions of RM3,000 and above as part of its efforts to protect your high-value transactions. Therefore, Secure2u will be the only authorisation method for transactions of RM3,000 and above.

**31. Why can't I request for SMS TAC when making transactions on Maybank2u?**

Secure2u is the only authorisation method for:

- 1) Transactions performed via the Maybank2u MY App
- 2) Customer who already registered for Secure2u.

For transactions performed via the Maybank2u web, you will only see SMS TAC as an option for transactions below RM3,000.

**32. I don't have a smartphone, can I transfer RM3,000 without Secure2u?**

No. Secure2u is the only method to approve those transactions. Alternatively, you may save your bills and transfer as a favourite to make quick and easy future transactions.

**33. Why can I still see and use SMS TAC for FPX and some services, even for transactions above RM3,000?**

In our efforts to provide you with better online banking security, FPX and other transfers will require Secure2u only as a method of authentication. Therefore, you may register Secure2u before we disable the SMS TAC in the future to avoid any disruption when you make transactions.

**34. Is it true that Maybank will disable SMS TAC for all transactions?**

Currently, SMS TAC are only disabled for Maybank2u transactions of RM3,000 and above. To give our customer an extra level of security, we will disable SMS TAC by stages. Therefore, register Secure2u now on your Maybank2u MY App / MAE app, or you can also Favorite your frequent billers and accounts to make even quicker transactions.

**35. How to register for Secure2u?**

Here's how you can register for Secure2u to make your transactions smoother in the future.

[Maybank2u MY App](#)

Step 1: Download and login to the Maybank2u MY App

Step 2: Tap 'Secure2u' on the bottom menu, or top left drawer menu

Step 3: Follow the on-screen instructions

Step 4: Confirm your mobile number with a One-Time Password

Step 5: Enter your ID Number and device name, and you're done!

## MAE app

Step 1: Download and launch the MAE app

Step 2: Tap on 'More' via the bottom menu and tap 'Settings' on the top of the screen

Step 4: Tap on 'Maybank2u' and enabling 'Secure2u' with the toggle

Step 5: Follow the on-screen instructions

Step 6: Authenticate yourself with a One-Time Password, ID number, device name and you're done!

### **36. How to approve my transactions via Secure2u?**

It's very easy. Make sure you've registered for Secure2u first, and then follow these steps to approve or reject transactions via Secure2u. Effective 25 April, MAE app becomes the default app for all your Secure2u approvals. As Secure2u can only bind to one app at a time, MAE app OR Maybank2u MY App will be the authorization app for all transactions performed on Maybank2u web, Maybank2u MY App and MAE app.

#### If MAE app is your selected app for Secure2u approvals:

To approve/reject transactions perform on Maybank2u web:

Step 1: Perform your transaction and fill in details

Step 2: Click 'Transfer' to proceed

Step 3: Click 'Request' to approve via Secure2u

Step 4: Check your phone and you will receive a push notification from the Maybank2u MY App

Step 5: Tap the push notification, then verify your transaction details

Step 6: Tap 'Approve' to authorise the transaction

Step 7: Your transfer is successful! Save your receipt or click 'Done'

To approve/reject transactions perform on Maybank2u MY App:

Step 1: Perform your transaction and fill in details

Step 2: Click 'Proceed' to continue to the next screen

Step 3: Click 'Confirm & Transfer' to verify your transaction details

Step 4: Check your phone and you will receive a push notification from the MAE app

Step 5: Tap the push notification, then verify your transaction details

Step 6: Tap 'Approve' to authorise the transaction

Step 7: Your transfer is successful! Save your receipt or click 'Done'

To approve/reject transactions perform on MAE app:

Step 1: Perform your transaction and fill in details

Step 2: Click 'Proceed' to continue to the next screen

Step 3: Click 'Confirm & Transfer' to verify your transaction details

Step 4: Click 'Approve' on your Secure2u screen to authorise the transaction

Step 5: Your transfer is successful! Save your receipt or click 'Done'

If Maybank2u MY App is your selected app for Secure2u approvals:

To approve/reject transactions perform on Maybank2u web:

Step 1: Perform your transaction and fill in details

Step 2: Click 'Transfer' to proceed

Step 3: Click 'Request' to approve via Secure2u

Step 4: Check your phone and you will receive a push notification from the Maybank2u MY App

Step 5: Tap the push notification, then verify your transaction details

Step 6: Tap 'Approve' to authorise the transaction

Step 7: Your transfer is successful! Save your receipt or click 'Done'

To approve/reject transactions perform on Maybank2u MY App:

Step 1: Perform your transaction and fill in details

Step 2: Click 'Proceed' to continue to the next screen

Step 3: Click 'Confirm & Transfer' to verify your transaction details

Step 4: Click 'Approve' on your Secure2u screen to authorise the transaction

Step 5: Your transfer is successful! Save your receipt or click 'Done'

To approve/reject transactions perform on MAE app:

Step 1: Perform your transaction and fill in details

Step 2: Click 'Proceed' to continue to the next screen

Step 3: Click 'Confirm & Transfer' to verify your transaction details

Step 4: Check your phone and you will receive a push notification from the MAE app

Step 5: Tap the push notification, then verify your transaction details

Step 6: Tap 'Approve' to authorise the transaction

Step 7: Your transfer is successful! Save your receipt or click 'Done'

**37. Which mobile devices support or do not support Secure2u?**

You will need to be able to download the Maybank2u MY App / MAE app on your device to use Secure2u, but we do not have a list of supported devices. Our minimum requirement to download the app is Android OS v8.0 and iOS 12.0.

**38. Why can't I register Secure2u on multiple devices?**

For security purposes, Secure2u must be tied to only 1 (one) device per ID number. This is also to prevent any fraudster from compromising your ID number and using other devices to register for Secure2u using your ID.

E.g. Customer has mobile 1 and mobile 2. Mobile 1 is registered to Secure2u with ID no. 112233445566. If the customer registers for Secure2u on mobile 2 with the same ID no. 112233445566 later, the Secure2u will be registered to mobile 2, and the Secure2u on mobile 1 will automatically de-register.

**39. I have personal and business (sole proprietorship) Maybank2u accounts. How do I register Secure2u since I'm using the same device for both accounts?**

You can do so by adding your Sole Prop account to your personal M2U account by following the steps below:

Step 1: Launch your Maybank2u MY App

Step 2: Tap on the hamburger menu on the top left corner

Step 3: Tap on your username

Step 4: Tap "Manage account" then "Add account" and add your account details

Note that you do not need to login to your account to access this function.

**40. How does secure Secure2u compare to SMS TAC? I feel safer using SMS TAC than Secure2u?**

Secure2u is a stronger authentication which will be an alternative method to the current SMS TAC. Secure2u is a safer, quicker and easier way for customers to approve their online and mobile banking transactions that were performed via Maybank2u. Secure2u has a first layer of authentication in the form of device binding, which strongly links the registered mobile device to a specific user account.

Meanwhile, SMS TAC are easily compromised through targeted attacks such as phishing, fake websites and malware.

**41. Why does Maybank2u has to stop providing SMS TAC?**

Secure2u has the advantage of not needing to rely on your carrier, as your Secure2u codes stay within the app even if a hacker manages to move your number to a new phone. Secure2u codes will also expire quickly. In addition to being more secure than SMS, Secure2u authentication via app is faster – you will only need to tap a button to verify your transaction instead of manually entering a 6-digit code.

**42. I have registered for Secure2u, but I didn't receive a push notification to approve the transaction and I have enabled face ID for auto login. What should I do?**

If you've made your transaction using the Maybank2u web, you will receive a push notification to approve your transaction via your Maybank App MY/ MAE app. If you didn't receive a push notification within 50 seconds, please launch your app and tap Secure2u from the respective menus. Your Secure2u details will then be displayed for you to approve.

On Maybank2u MY App to avoid auto login using face ID, please wait until you've received your push notification. If you still didn't receive it within 50 seconds, please initiate the transaction again.

**43. Do I need to log in on the app to approve transactions with Secure2u?**

If you're making a transaction using Maybank2u web, you do not have to log in to your Maybank2u MY App/ MAE app. Once you've requested for to authorise transaction via Secure2u on the web, you will receive a push notification from the Maybank2u MY App / MAE app. Just tap on the push notification, tap "Approve" and your transaction is done.

If you're using the Maybank2u MY App/MAE app, you will need to log in to make your transaction, and thus will be logged in to approve your transaction with Secure2u.

**44. I always use a laptop and I don't have smartphone. Therefore, I can't download the Maybank2u MY App / MAE app to use Secure2u. What is my option?**

You may save your bills or accounts as a favourite on Maybank2u web, which you will need to authorise using SMS TAC. You are not required to use Secure2u to approve payments and

transfers made to your favourite accounts.

However, for security purposes, we do recommend our customers to download the Maybank2u MY App / MAE app and register for Secure2u on their smartphone.

**45. What if my phone hangs or freezes when I'm approving a transaction using Secure2u?**

Please 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.

**46. My network connection is very slow and unstable. What is the alternative way for me to perform transactions without Secure2u?**

You may save the bill or account as a favourite, and authorise the request using SMS TAC. Once you've saved them as favourites, you will no longer need to use Secure2u to approve payments and transfers made to those bills or accounts.

**47. How do I approve using Secure2u if I made the transaction using my laptop/desktop?**

Please make sure you download the Maybank2u MY App / MAE app on your mobile and have registered for Secure2u. Then, begin your transaction and follow these steps to approve it with Secure2u:

- Step 1: Key in transaction details, then click "Transfer"
- Step 2: Click "Request" to authorise with Secure2u
- Step 3: Then, wait for an incoming push notification from the Maybank2u MY App / MAE app on your mobile
- Step 4: Tap the push notification to approve the transaction
- Step 5: And you're done! You may check your transaction status on the acknowledgment page to make sure it is successful

**48. Why do I get logged out from Maybank2u web when I try to approve a transaction via Secure2u?**

You may get logged out from Maybank2u web if you've accidentally logged in on your Maybank2u MY App / MAE app(double login). For security purposes, you may only be logged in on one device at a time, or have one active session at a time. Do note that you do not need to log in to your app to approve your transactions with Secure2u.

To avoid double logins, please make sure that you have enabled push notification on your Maybank2u MY App / MAE app. Once you've requested a Secure2u to approve your transaction, you will receive a push notification to prompt you to approve it. Then, simply open the push notification and tap "Approve" to complete your transaction.

**49. I was logged out from Maybank2u web because of double login and couldn't save my transaction receipt. How else can I retrieve the receipt?**

Follow these steps to retrieve your transaction receipt:

- Step 1: Login via Maybank2u web
- Step 2: Click the Account that you have transacted earlier

- Step 3: Instead of “All Transaction History”, click on the dropdown to filter your transactions by “M2U Transaction”
- Step 4: Find the specific transaction
- Step 5: Click on the download icon on the right to view/reprint your receipt

**50. If I have multiple accounts, how does Secure2u work?**

Our Maybank2u MY App is able to support multiple accounts if they are under one (1) Maybank2u login access. Once you have downloaded the Maybank2u app, proceed to login with the same credentials as Maybank2u web, and all your accounts will be reflected on app.

From there, you can proceed to approve transactions via Secure2u as long as the account is under your Maybank2u login access.

For joint accountholders, each joint accountholder may register for Secure2u using their ID number. Each joint accountholder can then perform their transaction using their own M2U access and approve their payments using their own registered Secure2u.

**51. I can only see Secure2u as an option to approve my transactions on the web, but I do not have the Maybank2u MY App or MAE app downloaded on my smartphone. What should I do?**

You may need to check whether Secure2u has been registered to your ID number by logging in to Maybank2u web and going to Settings > Security > Secure2u.

**52. I've performed a transfer via Maybank2u web but didn't get a push notification to approve the transaction on my mobile. How do I retrieve the Secure Verification?**

If you didn't get the push notification, kindly launch your Maybank2u MY App and tap 'Secure2u' at the bottom menu or the 'More' menu on the MAE app, and tap 'Secure2u' to retrieve the Secure Verification page and approve your transaction.