

Security Token FAQs

1. Why is Maybank sending me a Security Token?

Maybank issues the Security Token to Online Banking customers for enhanced online security.

2. Do I need to pay for the Security Token?

Your first 3 tokens are at no charge. Subsequent tokens at \$30 each.
For token replacement due to loss, please take note of the fee of S\$20.
For token replacement due to faulty device or battery wear-out, there is no charge.

3. How long can the battery in the Security Token last?

The battery in the Security Token can last 4-5 years depending on the usage. A message will be displayed on your token when the battery life is nearly exhausted.

The battery in the New Security Token can last 4-5 years depending on the frequency of usage. A message will be displayed on your token when the battery life is nearly exhausted.

Message	What it means
BATT5	5 weeks of estimated battery life remaining
BATT4	4 weeks of estimated battery life remaining
BATT3	3 weeks of estimated battery life remaining
BATT2	2 weeks of estimated battery life remaining
BATT1	1 week of estimated battery life remaining
DISABLE	Battery life is exhausted

4. Can I obtain the one-time Authorisation Code from the Security Token to authenticate my online transactions at 3-D Secure merchant websites using my Maybank Credit/ Debit/ registered Prepaid Card?

No, you will not be able to obtain the one-time Authorisation Code from the Security Token to authenticate your online purchases at 3-D Secure merchant websites.

With effect from 22 October 2012, you will need to hold a mobile phone to perform online purchases at 3-D Secure Merchant websites as the Authorisation Code will be sent via SMS to your Singapore-registered mobile number with the Bank.

Receiving, activating and using your Security Token

5. How do I activate the Security Token?

Simply logon to your account using your Username and Password. Click on the relevant link and follow on-screen instructions.

6. Where is the serial number located?

The serial number is a 10-digit number located at the back of the Security Token.

7. I have just received my Security Token. What do I need to do now?

You will need to perform a one-time activation. Simply log on with your username and password and follow the on screen instructions.

8. How do I use the Security Token?

Before you can use your Security Token, you will need to perform a one-time activation of the token. Logon using your username and password and follow the on-screen instructions.

After you have completed the one-time activation, simply press and hold the  OTP button (bottom right of the token) to generate the One-Time Password required to logon or complete your online transactions.

9. I have activated the Security Token. Can someone else use my token for their account?

The token is uniquely pre-assigned to each customer. Once a token has been activated, it cannot be used by another party.

10. I have received the New Security Token but when I press the OTP button, nothing happens. What should I do?

It is possible that your token is faulty. Please visit any of our Maybank Singapore Branches for a replacement token. Alternatively, please submit a new request by completing the Business Internet Banking User Access Maintenance Form.

Transaction Signing

11. What is Transaction Signing?

Transaction Signing is an additional security feature against online fraud. It requires you to key in the 8-digit transaction signing code into the Security Token to generate a 6-digit One-Time Password (OTP) in order to proceed with such transactions.

12. How do I perform Transaction Signing?

Using your security token,

- o Press  to generate a 6-digit OTP
- o Enter the 8-digit Transaction Signing Code sent via SMS to the registered mobile phone
- o Press  to generate a 6-digit OTP
- o Enter the 6-digit OTP into the required field on the screen