



Card Usage Security Enhancements FAQs

SMS Transactions Alerts

1. How will I receive my Transactions Alerts?

You will receive Transaction Alerts on your mobile phone by SMS. If you have not updated your contact information with us, please simply complete the relevant fields in "Update of Customer Contact Details (PDF)" form and mail back to us for processing accordingly.

2. When will I receive Transaction Alerts?

You will receive an alert when you make purchases above the pre-defined threshold amount.

3. Can I change the pre-defined threshold amount?

You may change or update the pre-defined threshold amount by completing the "SMS Transaction Alerts Service Form" and fax back to us for processing accordingly.

4. What is the sample SMS Transaction Alert that I will receive from Maybank?

The sample SMS alert format is as follows: "Maybank2U.com.sg: Your Card ending XXXX used at < Merchant name – 25 Characters> on DDMMYY about MMMXX,XXX. If unauthorised call (65) 6533 5229 now." The SMS Alert message is available in English only.

[Note: MMM denotes the name of the transaction currency]

5. Can I reply to the SMS Alert number if I suspect that the transactions are not done by me or my Supplementary/Joint Cardmember?

No, please do not reply to the SMS Alert number if you suspect that the transactions are fraudulent. For such cases, please contact us on **1800-MAYBANK (1800-6292265)** or **(65) 6533 5229** immediately. You can also call this number even when you are overseas.

6. Will I receive the SMS Transaction Alerts if I am overseas?

Yes, you will still receive SMS Transaction Alerts when you are overseas provided that you are subscribed to international roaming service.

7. Will I receive the SMS Transaction Alerts for overseas transactions?

Yes, you will also receive SMS Transaction Alerts for overseas transactions above the threshold amount in SGD equivalent.

8. Does Maybank charge a fee for the SMS Transaction Alerts service?

No, this service is offered by Maybank to our Principal Credit and Main Debit Cardmembers free of charge. However, your mobile operator may impose a fee for the SMSes that you receive on your mobile phone. You may wish to check with your mobile operator on this.

9. I am charged a fee for the SMS Transaction Alerts that I receive (local/overseas SMSes). Can I claim the fee for receiving the SMS Alerts from Maybank since I have not opted for this SMS Alert service?

No. Maybank is offering the SMS Transaction Alerts service for free. If you are charged for the SMS Alerts that you receive, the fee is likely to be imposed by your mobile operator. Hence, Maybank will not be liable for the SMS charges and will not reimburse the fees for receiving such SMSes. However, you may wish to opt out of this SMS Alert service by completing the "SMS Transaction Alerts Service Form" and fax back to us for processing accordingly.

10. Can my Supplementary/Joint Applicant Cardmembers receive SMS Transaction Alerts?

No. The Principal/Main Cardmember will be alerted on the Supplementary/Joint Applicant Cardmember's transactions if he/she performs a transaction above the threshold amount.

11. Can I register a prepaid phone card for the SMS Transaction Alerts service?

Yes. Please ensure that your contact number is updated with us in order to continue receiving SMS Alerts.

One-Time Authorisation Code

1. Why is there a need for a One-Time Authorisation Code ("Authorisation Code") to complete an online purchase?

The Authorisation Code helps to protect against online fraud. It is a secure way to authenticate that the customer making the online purchase is the rightful owner of the Credit/Debit/registered Prepaid Card being used.

2. How do I know if a merchant is a 3-D Secure enabled merchant?

The merchant website will display the logo of 3DS card schemes such as VISA's Verified by VISA, MasterCard SecureCode or JCB's J/Secure.

3. How is the Authorisation Code for Online Purchases different from the Authorisation Code for Internet Banking?

The Authorisation Code for online purchases is used to authenticate online purchases at participating online 3-D Secure Merchant websites whereas the Authorisation Code for Internet Banking is used to update the list of payee accounts in Maybank2u.com.sg (Online Banking).

4. If I am currently using the 2-Factor Authentication (2FA) Security Token for Maybank2u.com.sg (Online Banking), can I still opt to receive Authorisation Code via my Security Token to authenticate online purchases?

Yes, currently you may do so. However, with effect from 22 October 2012, you may only authenticate your online purchase with the Authorisation Code which is sent via SMS to your Singapore-registered mobile number with the Bank.

5. How do I receive the One-Time Authorisation Code from the bank?

When you make an online purchase at 3-D Secure merchants using your Credit/Debit/registered Prepaid Card, a pop-up message will appear on screen asking you to enter the Authorisation Code. The Authorisation Code will be sent via SMS to your Singapore-registered mobile number with the Bank.

You may update your latest Singapore-registered mobile number by completing the Update of Customer Contact Details (PDF) form. Please be informed that updates made to the mobile number shall replace all your existing mobile number(s) in the Bank's records.

6. What should I do if I receive a "lock out" message after keying in my One-Time Authorisation Code for a few times?

Please contact our Customer Relationship Executives on **1800-MAYBANK (1800-629 2265)** or **(65) 6533 5229** (Overseas) and they will advise you accordingly.

7. Can I opt out of this Authorisation Code service for online purchases?

The Authorisation Code is required for online purchases through 3-D Secure Merchant websites. However, on non 3-D Secure Merchant websites, you may still perform online purchases without the Authorisation Code.

8. If I do not hold a mobile phone, does that mean that I cannot perform online purchases at 3-D Secure Merchant websites in future?

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.

This means that you will no longer be able to obtain the Authorisation Code from your hardware security token to authenticate your online transactions at 3-D Secure merchant websites.

9. How can a Supplementary/Joint Applicant Cardmember sign up to receive the Authorisation Code for online purchases?

Supplementary/Joint Applicant Cardmembers can enjoy the service simply by completing the relevant fields in "Update of Customer Contact Details (PDF)" form and mail back to us for processing accordingly.

10. What should I do if I change my mobile phone number?

As your mobile phone number will be the primary contact for Maybank to send you an Authorisation Code or SMS Alert, you will need to ensure your new mobile phone number is updated with us.

You may update your latest Singapore-registered mobile number by completing the "Update of Customer Contact Details (PDF)" form. Please be informed that updates made to the mobile number shall replace all your existing mobile number(s) in the Bank's records.

11. Why is there a change to default the sending of Authorisation Code via SMS for secured e-Commerce transactions?

This objective of this change is to provide greater convenience to our cardholders when transacting via 3-D Secure Merchant websites without the need to have a separate physical hardware security token.

12. What is the change you will notice when performing the One-Time Authorisation transaction?

An image of a mobile phone will appear in the transaction authentication page to prompt you to enter the One-Time Authorisation Code which you will receive via your mobile phone.

The image shows two side-by-side screenshots of mobile payment authentication screens. The left screen is for a Maybank Verified by VISA transaction, and the right screen is for a Maybank MasterCard SecureCode transaction. Both screens show transaction details like merchant name, amount, and date, and prompt the user to enter an authorization code received via SMS.

Left Screen (Verified by VISA):

- Maybank logo
- Verified by VISA logo
- Text: An Authorisation Code has been sent to your mobile number +65 XXXX 7300. Please enter the Authorisation Code to authenticate this payment before session time-out.
- Time remaining: 1 min, 20 sec.
- Merchant Name: STARHUB LTD EPAYMENT
- Amount: S\$00 5.00
- Transaction Date: Tue Oct 26 2010 19:08:49 GMT+0800
- Maybank VISA No.: XXXX XXXX XXXX 8007
- Authorization Code: [Redacted]
- Buttons: OK, Cancel, Resend Authorisation Code
- Text: Your Authorisation Code should appear on your registered mobile number.
- Text: This information is **Not Shared** with the Merchant. Any problem in receiving your Authorisation Code? Please contact our Call Centre on 1800-MAYBANK (1800-629 2265) or (65) 4533 5229 (Overseas) for assistance.

Right Screen (MasterCard SecureCode):

- Maybank logo
- MasterCard SecureCode logo
- Text: An Authorisation code has been sent to your mobile number +65 XXXX 7300. Please enter the Authentication code to authenticate this payment before session time-out.
- Time remaining: 1 min, 51 sec.
- Merchant Name: STARHUB LTD EPAYMENT
- Amount: S\$00 5.00
- Transaction Date: Tue Oct 26 2010 19:38:04 GMT+0800
- Maybank MasterCard: XXXX XXXX XXXX 7016
- SecureCode™ Authentication code: [Input field]
- Buttons: OK, Cancel, Resend Authentication code
- Text: Your Authentication code should appear on your registered mobile number.
- Text: This information is **Not Shared** with the Merchant. Any problem in receiving your Authentication code? Please contact our Call Centre on 1800-MAYBANK (1800-629 2265) or (65) 4533 5229 (Overseas) for assistance.

EMV Smart Chip Cards

1. What is EMV?

EMV stands for Europay, MasterCard, Visa. It is the global standard for chip-based Debit and Credit Card transactions. It is a joint effort between Europay, MasterCard and Visa to ensure security and global acceptance so that MasterCard and Visa Cards can continue to be used everywhere.

2. What are the advantages of having a Maybank Credit / Debit / registered Prepaid Card with EMV Smart Chip instead of magnetic stripe card?

Cards with EMV Smart Chips are protected against "skimming". You can have peace of mind when making payments knowing that the enhanced security features will protect your card from any potential fraudulent activities.

3. How does the EMV Smart Chip card work at the point of payment?

The Card is inserted into a Smart Card reader, and upon approval, you will sign on the approval charge slip to complete the purchase transaction.

4. Can I use the EMV Smart Chip card overseas?

Yes, you can use this card for overseas transactions.

5. Can I use the EMV Smart Chip card for online purchases or at ATMs?

Yes, the EMV Smart Chip Card functions in the same way as the present Cards, for both online purchases and at ATMs. You will require your 6-digit PIN for ATM usage.

6. What happens to my current PIN?

Your current PIN remains unchanged and will continue to apply to your replacement/renewal card.

7. What should I do with my current card?

For added security, we recommend that you start using your replacement/renewal card immediately upon receipt of it. Please cut and dispose of your current card without an EMV chip appropriately.

8. My current card already has a chip. Will I still be receiving a new card?

No. You can simply continue to use your existing chip card. You will only receive a new chip card when your existing card is renewed.

9. Do I have to pay for my new chip card?

No, customers do not need to pay for the new chip card. The cost of upgrading your magnetic stripe card to a chip card will be borne by Maybank.

10. Do I need to make alternative arrangements for my GIRO, instalment payment plans as well as recurring payment arrangements which are currently tied to my current card?

No. As your replacement EMV Smart Chip Card bears the same 16-digit Card number as your current card, all the existing payment arrangements which are tied to your current card will continue to be billed to your replacement/renewal card seamlessly.

11. I have other Credit/Debit Card(s), including Supplementary Credit/Joint Applicant Debit Card(s) with Maybank. Will these cards be replaced with the EMV Smart Chip card as well?

Yes, we will be progressively sending out replacement EMV Smart Chip cards to our Cardmembers. Supplementary/Joint Applicant Cardmember Card(s) are mailed together with the new Principal/Main Card. If you do not receive your Supplementary/Joint Applicant Cardmember Card(s) together in the pack, please contact our Customer Relationship Executives on **1800-MAYBANK (1800-629 2265)** or **(65) 6533 5229** (Overseas).

12. Are my reward points under the existing card affected in any way?

No. You will continue to earn reward points in the same way as before.