

Card Usage Security 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 complete the relevant fields in "Update of Customer Contact Details (PDF)" form and email back to us for processing accordingly.

2. When will I receive Transaction Alerts?

You will receive an alert when you make a purchase above the pre-defined threshold amount. The pre-defined threshold amount is at S\$500 for Credit & Debit cards, except for Maybank eVibes Card which is at S\$100.

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

The default amount for an SMS Transaction Alert is at S\$500 or S\$100 (eVibes). You may change or update the pre-defined threshold amount by completing and emailing the "Change of Default Amount for SMS Alerts Request Form" to us at SG.DATAOPSCREDIT@maybank.com.

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

The sample SMS alert format is as follows: "Your Maybank Card ending XXXX was used at < Merchant name – 25 Characters> on DD/MM/YY. If unauthorised, contact us: Maybank2u SG website > CALL US." The SMS Alert message is available in English only.

5. Can I reply to the SMS Alert number if I suspect that the transactions are not done by me or my Supplementary 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 Main and 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. To opt out of SMS alerts, please fill in the "SMS Transaction Alerts Service Form" and email it back to us for processing.

10. Can my Supplementary Cardmembers receive SMS Transaction Alerts?

No. The Principal/Main Cardmember will be alerted on the Supplementary 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.

Secure2u

1. What is Secure2u and how does it replace the security token?

Secure2u is a digital token on your Maybank2u SG app. It is a secure and convenient way to authorise transactions on your registered mobile device, allowing you to enjoy a fuss-free and seamless banking experience.

This is an alternative to other 2-Factor Authentication (2FA) which uses physical Security Token and SMS One-Time Password (OTP).

Secure2u pairs your device with your mobile banking app, offering an extra level of security as all transactions performed can only be authorised on your registered device. Secure2u's unique device binding also reduces your exposure to OTP fraud.

The Secure2u feature on the Maybank2u SG app is enhanced with a minimum 12-hour activation period to prevent unauthorised approvals.

2. Why is SMS OTP being removed for authentication?

This change is part of an industry-wide effort to strengthen online banking security and authentication process for all users, making it more difficult for scammers to fraudulently access user's bank accounts and funds without the user's explicit authorisation from their mobile devices. SMS OTP has known vulnerabilities, and alternative authentication methods such as digital token provide stronger protection against unauthorised access.

3. How do I register for Secure2u on my phone?

Secure2u can be registered on your Maybank2u SG app and can only be enabled on one mobile device. To register for Secure2u, please ensure you have a mobile number registered with the bank and Maybank2u SG app is updated to the latest version in your Android or iOS device.

As a safety precaution, you will only be able to make use of Secure2u 12 hours after successful registration.

There are 3 ways you can register for Secure2u in the Maybank2u SG app:

1. Using Physical Security Token
2. Using Email OTP and SMS OTP
3. Using Registration Code and SMS OTP

For detailed registration steps, you may refer to the [tutorial guide](#).

4. 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 Secure or Mastercard Identity Check.

5. Can I use Secure2u on multiple devices?

No. For security reasons, Secure2u is tied to one device at any time.

If you are changing to a new phone, download Maybank2u SG app on your new device and re-register for Secure2u. During registration, you will be prompted to de-register Secure2u from the old device.

6. Can I opt for SMS OTP to authenticate my login?

No, for M2U mobile application users, you would not be able to opt for SMS OTP as it is part of an industry-wide effort to strengthen online and mobile banking security and authentication process for all users.

Find out more on Secure2u Digital Token webpage.

<https://www.maybank2u.com.sg/en/personal/cards/card-services/secure2u.page>