

2-Factor Authentication (2FA) FAQs

GENERAL

1. Why do I need 2-Factor Authentication (2FA) for online banking?

As a continuous commitment to offer maximum security to our online banking customers, Maybank Singapore has introduced the 2FA as an additional layer of authentication.

You have a choice of 2 modes of 2FA to obtain the One-Time Password (OTP) each time you login to Maybank2u.com.sg:

- Security Token - a digital hardware device that generates the OTP on demand
- SMS - the OTP will be sent via SMS to your registered mobile phone number.

2. What is a One-Time Password (OTP)?

The OTP is a 6-digit password generated by a hardware device or sent via SMS, depending on your selected mode of 2FA. The OTP is required every time you login to Maybank2u.com.sg and whenever you perform sensitive online transactions like 3rd Party Funds Transfer.

3. Is it compulsory to use the 2FA for my online banking services?

Yes, it is compulsory to use 2FA. The 2FA protects our customers from online banking fraud such as phishing, Trojan software and other malicious programmes.

4. Can I choose more than 1 mode of 2FA?

Yes, you can select either OTP via SMS or Security Token.

5. Can I change my mode of 2FA after I have already made a selection?

Yes, you may change your mode of 2FA. Simply complete and submit the [eServices form\(PDF\)](#).

2FA SMS

General

1. If I have selected SMS as my mode of 2FA, when can I start using it?

Upon registration, you will receive an SMS sent to your registered mobile phone number as a confirmation. Thereafter, you may login to Maybank2u.com.sg any time and the One-Time Password (OTP) will be sent via SMS automatically for login.

For sensitive online transactions like 3rd party Funds Transfer, the OTP will be sent via SMS upon request.

2. How does the 2FA SMS work?

Every time you login to Maybank2u.com.sg as well as when you perform certain sensitive online transactions, you will receive an OTP sent via SMS to your registered mobile phone number automatically or as requested.

The login process for 2FA SMS users is as follows:

- Enter your Username and Password
- You will be prompted to enter an OTP to complete the login process. Simply wait for the OTP to be sent via SMS to your registered mobile phone number. Once you receive it, enter the OTP and click "Confirm" to proceed.

3. Are there any charges for using 2FA SMS?

No, the Bank does not charge for this service.

However, you may wish to check with your mobile service provider if there are any charges for receiving the SMS when you are overseas

How and when to use 2FA SMS

1. How long will it take for me to receive the SMS-OTP after I login to Maybank2u.com.sg?

After you have entered your Username and Password, you should receive the OTP via SMS sent to your registered mobile phone number within a few seconds depending on the mobile network traffic.

2. What should I do if I lose my mobile phone?

You should call our Customer Relationship Executives on 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (overseas) immediately to disable your access to Maybank2u.com.sg temporarily. You may call us to re-enable your access after you have re-activated your mobile number.

3. Will the SMS-OTP be sent to my registered mobile phone number if I am overseas?

Yes, it will. However, the delivery status of the SMS will depend on your mobile service provider. You may wish to consult them on their overseas coverage for SMS services.

4. What happens if the OTP is not accepted?

When the OTP is not accepted,

- If you are at the login page, you will be directed to re-enter your Username and Password in order for the new SMS-OTP to be sent to you
- If you are performing online transactions, simply click on the "Request for SMS-OTP" button to try again.

If the OTP is not accepted after 3 consecutive attempts, please contact our Customer Relationship Executives on 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (overseas) for further assistance.

5. Will my access to Maybank2u.com.sg be suspended if I input the wrong OTP?

For security reasons, your access to Maybank2u.com.sg will be temporarily locked if you enter the incorrect OTP 3 consecutive times. To unlock, please contact our Customer Relationship Executives on 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (overseas).

6. What should I do if I still do not receive the SMS-OTP after repeated attempts?

This may be due to the following reasons:

- The mobile number registered with us is not your current mobile number
- Your registered mobile number is under the number retention service; please note that SMS sent to your retained mobile number may not be forwarded to your new mobile number. You may wish to check with your mobile service provider.

7. Can I register more than 1 mobile number for my 2FA SMS?

No, only 1 mobile number can be registered for each Online Banking account.

8. Can I use the OTP for more than 1 transaction?

For security reasons, each OTP can only be used for 1 transaction.

9. How do I change my mobile number to receive SMS OTP?

For Maybank ATM Card user, go to any Maybank ATM located island-wide

1. Step 1 : Select "Main Menu"
2. Step 2 : Select "More Services"
3. Step 3 : Select "Maybank2u.com.sg Access Services"
4. Step 4 : Select "Update Mobile Number for SMS OTP"

For Maybank Credit Card, Debit Card

Option 1: Complete the [eServices form](#) and mail to:

MAYBANK
Payments & Services Centre 2 (KOVAN)
ROBINSON ROAD P.O. BOX 479
Singapore 900929

Option 2: Visit any of our Maybank Branch in Singapore

2FA Security Token

General

1. What is a Security Token?

The Security Token is a digital hardware device that generates a unique password which is constantly refreshed for authentication purposes. It is small and handy so that the owner can carry it at all times.

The Security Token has to be activated before it can be used. Please refer to FAQ on "How and when to use 2FA Security Token" on how to do this. Once activated, you can use the One-Time Password (OTP) generated by the token each time you login to Maybank2u.com.sg and whenever you need to perform sensitive online transactions like 3rd Party Funds Transfer.

2. Are there any charges for the Security Token?

There is no charge for your first Security Token. For replacement of loss Security Token, an administrative fee of S\$20 may be levied.

How and when to use 2FA Security Token

1. How do I activate my Security Token?

To activate, simply follow these steps:

Existing customers

- i. Go to our website www.maybank2u.com.sg and click on "Login"; once you have logged in, you will be prompted to activate your Security Token
- ii. Click on the "Activate" link and enter the Serial Number found on the reverse side of your Security Token; click "Submit"

- iii. Press the OTP button on your Security Token once, and enter the 6-digit OTP that appears on the LCD screen; click "Activate Token"
- iv. A confirmation screen will appear; you have now successfully activated your Security Token and it will be linked to your Online Banking account.

New customers

- v. Go to our website www.maybank2u.com.sg and click on "First Time Login"; read the Terms and Conditions and click "Accept" to continue
- vi. Enter your Access ID and PIN then click "Activate"; a new login screen will appear
- vii. Select a new Username and Password for your subsequent logins and click "Register"
- viii. Enter the Serial Number found on the reverse side of your Security Token and click "Submit"
- ix. Press the OTP button on your Security Token once, and enter the 6-digit OTP that appears on the LCD screen; click "Activate Token"
- x. A confirmation screen will appear; you have now successfully activated your Security Token and it will be linked to your Online Banking account.

2. What happens if the OTP is not accepted?

When the OTP is not accepted, you can generate a new OTP to try again. Simply press the OTP button on your Security Token to turn off the LCD display, then turn it back on to get the new OTP.

If the OTP is not accepted after 3 consecutive attempts, you will need to contact our Customer Relationship Executives on 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (overseas) for further assistance.

3. Will my access to Maybank2u.com.sg be suspended if I input the wrong OTP?

For security reasons, your access to Maybank2u.com.sg will be temporarily locked if you enter the incorrect OTP 3 consecutive times. To unlock, please contact our Customer Relationship Executives on 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (overseas).

4. Can I have more than 1 Security Token?

No, the specific code unique to each Security Token helps to prevent fraud. Thus, each Online Banking account can only be linked to 1 Security Token.

5. Can I use the OTP for more than 1 transaction?

For security reasons, each OTP can only be used for 1 transaction.

6. Can I use the Security Token for my Online Banking transactions when I go overseas?

Yes, you can continue to use your Security Token to login to Maybank2u.com.sg and perform sensitive online banking transactions like 3rd Party Funds Transfer when you travel overseas.

Replacement

1. How do I replace my Security Token?

Option 1: Submit [eServices form](#) for a replacement of your Security Token.

Option 2: Contact our Customer Relationship Executives on 1800-MAYBANK (1800 629 2265) or (65) 6533 5229 (overseas) for a replacement of your Security Token.

Option 3: Visit any of our Maybank Singapore Branches for a replacement of your Security Token.

The new token will be sent to your mailing address. Please note that your existing Security Token will be cancelled and an administrative fee of S\$20 applies for a replacement due to loss.

2. How long do I have to wait for the Security Token to be delivered?

For a local mailing address, the Token should be delivered within 5 business days from receipt of the request for replacement. For an overseas mailing address, delivery of the Token may take up to 10 business days from receipt of the request for replacement, depending on the local postal schedule.

3. What should I do when I receive a replacement Security Token?

Simply login to Maybank2u.com.sg to register the token. After you have keyed in your Username and Password, you will be prompted to re-activate your Security Token by inputting the Serial Number (found on the reverse side of your Security Token) and the OTP generated by your Token.

4. Do I need to replace the batteries for the Security Token?

No, you will need to request for a new Security Token if the battery power runs low.

Option 1: Submit [eServices form](#) for a replacement of your Security Token.

Option 2: Contact our Customer Relationship Executives on 1800-MAYBANK (1800 629 2265) or (65) 6533 5229 (overseas) for a replacement of your Security Token.

Option 3: Visit any of our Maybank Singapore Branches for a replacement of your Security Token.

Others

1. What do the warning messages on the Security Token mean?

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
BATT	Battery life is exhausted

2. How is the Security Token powered?

The Security Token runs on a high power battery that has a lifespan of between 3 and 5 years. If "BATT" appears on the LCD of the Security Token, it means that the battery power level is low. Please contact our Customer Relationship Executives on 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (Overseas) to request for a replacement of your Security Token.