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GENERAL

1. **What is 2-Factor Authentication (2FA)?**

   2FA is a security measure which enhances the security of your online transactions using Maybank Online/ Mobile Banking. It involves the use of a One-Time Password (OTP) whenever you log in to perform selected transactions e.g. third party funds transfer, PayNow and bill payment, to ensure that the transaction is done by you.

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

   The OTP is a 6-digit password generated by a hardware Security Token or sent via SMS, depending on your 2FA token option.

3. **What are the 2FA-OTP options?**

   You can choose to obtain the dynamic OTP using either:

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

4. **How do I set up/ change my 2FA-OTP options?**

   You would have received a security token upon opening of a Savings/Current account.

   You may select your preferred option upon logging in to your Online Banking.

5. **Why do I need to use the 2FA for my online banking services?**

   You need to use the 2FA for enhanced security of your online transactions.

6. **How do I select my preferred 2FA option?**

   You may select your preferred option upon logging in to your Online Banking.

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

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

SMS-2FA

1. **Are there any charges for using SMS-2FA?**

   This service is free.

2. **Will the SMS-2FA be sent to my registered mobile phone number if I am overseas?**

   Yes, it will be sent to your registered mobile number. However, the delivery status of the SMS will depend on your mobile service provider. You may wish to check with them if there are any charges for receiving the SMS when you are overseas.

3. **What should I do if I lose my mobile phone?**

   Get in touch at **1800-MAYBANK** (1800-629 2265) / +65 6533 5229 (overseas) immediately to disable your Online/ Mobile Banking access. You may call us to re-enable your access after you have re-activated your mobile number.

4. **What happens if the OTP is not accepted?**

   After requesting for and keying in your SMS OTP, if you see "Invalid OTP", wait for a few minutes and request for a new SMS OTP. A second SMS OTP will be sent to you and you may try keying in the SMS OTP again.

   Get in touch at **1800-MAYBANK** (1800-629 2265) / +65 6533 5229 (overseas) if the OTP is not accepted after 3 consecutive tries.

5. **What should I do if I do not receive the SMS-2FA although I requested for it a few times?**

   Get in touch at **1800-MAYBANK** (1800-629 2265) / +65 6533 5229 (overseas).

   This may be due to

   - The mobile number registered with us is not your current mobile number
   - Your registered mobile number is under the number retention service and the 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.

6. **Can I register more than 1 mobile number for my SMS-2FA?**

   You can only register 1 mobile number for each Online Banking account.

7. **How do I change my mobile number for my SMS-2FA?**

   You may change your mobile number in one of the following ways

   - log in to your new *Online Banking (https://cib.maybank2u.com.sg/m2u/login) > Settings > Contact Details*
   - use the eServices Form

- visit any Maybank Branch in Singapore

Security Token

1. **What is a Security Token?**

   A Security Token is a digital hardware device that generates a unique One-Time Password (OTP) for authentication purposes. You can use the OTP generated by the token each time you log in to Online/ Mobile Banking and whenever you need to perform selected online transactions like 3rd Party Funds Transfer.

2. **Are there any charges for the Security Token?**

   Your first token will be sent to you at no charge.

   For replacement due to loss of token, please take note that there is a replacement fee of S$20.

   For replacement due to faulty device or battery wear-out, there is no replacement fee.

3. **How do I activate my Security Token?**

   - If you are an existing Online Banking user, view instructions to activate your Security Token here.
   - If you are a new Online Banking user, view instructions to activate your Security Token here.

4. **What happens if the OTP is not accepted?**

   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.

   Get in touch at **1800-MAYBANK** (1800-629 2265) / +65 6533 5229 (overseas) if the OTP is not accepted after 3 consecutive tries.

5. **Can I have more than 1 Security Token?**

   For security reasons, you can only have 1 Security Token that is linked to your Online Banking account.

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

   Yes, you can use your Security Token for your Online Banking like 3rd Party Funds Transfer.

7. **What do the messages on the Security Token mean?**

    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 weeks of estimated battery life remaining
DISABLE	Battery life is exhausted

    Do request for a new Security Token when you see any of the above messages.

8. **How do I replace my Security Token?**

    You may replace your Security Token in one of the following ways

    - use the eServices Form
    - call **1800-MAYBANK** (1800-629 2265) / +65 6533 5229 (overseas)

    The new token will be sent to your mailing address within 7 (local) / 10 (overseas) business days. Do note that your existing Security Token will be cancelled and there is an administrative fee of S$20 to replace a lost token.