

SMS OTP Removal for Login Authentication on Maybank2u Mobile Banking app FAQs

1. What is changing?

Effective 29 November 2024, we have removed SMS OTP (One-Time Password) as a method for login authentication in both Maybank2u SG and Maybank2u SG (Lite) app. We recommend downloading the Maybank2u SG (Lite) app and registering for Secure2u Digital Token on the Maybank2u SG (Lite) app.

2. Why is SMS OTP being removed for login 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 users' bank accounts and funds without the users' explicit authorisation from their mobile devices. SMS OTP has known vulnerabilities, and alternative authentication methods such as digital token provide stronger protection against unauthorized access.

3. What authentication methods will replace SMS OTP for login authentication on the Maybank2u SG and Maybank2u SG (Lite) app?

You will now authenticate using more secure methods such as:

- Secure2u Digital Token using the Maybank2u SG app or Maybank2u SG (Lite) app
- Physical Security Token for customers who do not have Secure2u Digital Token registered on the Maybank2u SG app or Maybank2u SG (Lite) app.

4. How does this impact me?

If you are currently using Secure2u, this change will not impact you.

If you are using SMS OTP to authenticate logins to Maybank2u SG app or Maybank2u SG (Lite) app, you are recommended to register for Secure2u in Maybank2u SG (Lite) app by following the steps below:

Register for Secure2u

- a) Download/Open the Maybank2u SG (Lite) app and select 'Existing M2U user? Log in here'.
- b) Enter your Maybank2u username and password.
- c) Follow the on-screen instructions to register. If you have a working physical security token, please have it ready.
- d) Successful registration of Secure2u will be activated after 24 hours.

You may continue to use Maybank2u SG (Lite) app for your mobile banking needs.

5. How do I authenticate logins to Maybank2u SG or Maybank2u SG (Lite) app?

If you have Secure2u registered and it has completed the cooling period, you will be able to login and view your dashboard. Secure2u authentication would already take place at the point of login, no further action is required from you.

If you have not registered for Secure2u or it is still within cooling period, you may use your physical Security Token to log in.

6. What if I have issues registering for Secure2u?

If you encounter an error registering for Secure2u, it could be due to an outdated version of the Maybank2u SG (Lite) app. Please try updating the app through App Store (for iOS) or Google Play Store (for Android OS). If the problem persists, please contact our Customer Service at 1800-629 2265 (1800-MAYBANK) or (65) 6533 5229 (Overseas) for assistance.

7. My mobile device is unable to install the Maybank2u SG (Lite) app. How do I register for Secure2u?

To use the app, your mobile phone must be:

- Not jail-broken or rooted
- Connected to a stable Internet or data connection
- Running on an operating system requirement that is at least Android version 10 and above, and iOS version 13 and above.

8. I have both the Maybank2u SG app and the Maybank2u SG (Lite) app. Which app should I use to register Secure2u?

As we will soon discontinue the Maybank2u SG app, we recommend using the [Maybank2u SG \(Lite\) app](#), which has all the features as the Maybank2u SG app and more.

9. My Secure2u is registered in Maybank2u SG app. Do I still need to download the Maybank2u SG (Lite) app?

You may use Maybank2u SG app if you have Secure2u registered in Maybank2u SG app. However, as we will soon discontinue the Maybank2u SG app, we recommend using the Maybank2u SG (Lite) app to re-register your Secure2u (subject to 24-hours cooling period).

You are required to authenticate this new download via Secure2u on the Maybank2u SG app. This is to ensure you are the rightful party conducting the transaction.

10. I have registered for Secure2u but I still cannot log in to Maybank2u SG app. The error says that Secure2u is required for registration. What could the error be?

This may be due to a few factors:

a) Your Secure2u is newly registered and it is still undergoing the mandatory cooling period.

The cooling period is a mandatory 24-hour wait time that begins after you register Secure2u. This waiting period is in place for security reasons, ensuring that your registration is processed safely and securely.

b) Your Secure2u is registered in Maybank2u SG app on another device.

If you are using Secure2u on another device (eg. Device B), please log in with that device. If you want to use your current device (eg. Device A) instead, you will need to deregister Secure2u from Device B and register on Device A again. You can only have Secure2u registered on one device at any one time.

c) Your Secure2u is registered in Maybank2u SG (Lite) app.

If you have registered Secure2u on Maybank2u SG (Lite) app, please continue to use Maybank2u SG (Lite) app for all your mobile banking needs. As we will soon discontinue the Maybank2u SG app, we recommend using the [Maybank2u SG \(Lite\) app](#), which has all the features as the Maybank2u SG app and more.

11. Is the cooling period applicable every time I register Secure2u?

Yes, the 24-hour cooling period applies every time you register Secure2u again to ensure the security of your account.

12. I have registered for Secure2u in Maybank2u SG (Lite) app and it's undergoing cooling period. Why does the app prompt me for physical security token OTP when I tried to log in to Maybank2u SG (Lite) app?

If you have a physical security token, the app will prompt you to authenticate your login to Maybank2u SG (Lite) app during Secure2u cooling period. This is part of the login authentication security measures. Once your Secure2u cooling period is over, Secure2u authentication will be the method used for login authentication.

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

No, 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.

14. Can I still receive SMS alerts for transactions?

Yes, you will continue to receive SMS alerts for transactions and other activities. This change only affects SMS OTP for login authentication.

15. With these changes, can I use Maybank2u Online Banking instead?

Yes! Maybank2u Online Banking is available for customers who prefer the desktop web banking experience. However, do note that Secure2u will still be required for login authentication on Maybank2u Online Banking.

Information is updated and correct as at November 2024