

## SMS OTP Removal for Login Authentication on Maybank2u Online Banking FAQs

1. What is changing?

Effective 29 September 2024, we will be removing SMS OTP (One-Time Password) as a method for login authentication in Maybank2u Online Banking. We recommend setting up your Secure2u Digital Token before this date to ensure uninterrupted access to your account.

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?

You will now authenticate using more secure methods such as:

- Secure2u Digital Token using Maybank2u SG (Lite) app or Maybank2u SG app
- Physical Security Token for customers who are not able to download the mobile banking app(s)

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 Online Banking, you are required to register for Secure2u by following the steps below:

**Register for Secure2u**

- a) Download 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.

5. How do I authenticate logins to Maybank2u Online Banking?

- a) Log in to Maybank2u Online Banking with your username and password.
- b) When prompted to log in using Secure Verification with Secure2u, click on 'Request'.
- c) Authenticate the login with your Secure2u registered mobile device.

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If you encounter an error registering for Secure2u, it could be due to an outdated version of the Maybank2u SG (Lite) app.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?

Maybank2u SG (Lite) app is only available in Google Play Store for Android version 10 and above, and Apple App Store for iOS version 13 and above. If you do not hold a mobile device with the above specifications, you may use the physical Security Token to log in on Maybank2u Online Banking.

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 and re-register your Secure2u (subject to 24-hours cooling period) in the Maybank2u SG (Lite) app.

10. I have registered for Secure2u but I still cannot log in to Maybank2u Online Banking. The error says that my Secure2u is under cooling period. What is this 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.

11. I have registered for Secure2u but Maybank2u Online Banking is prompting me to use my Security Token. Why is that?

If you have just registered for Secure2u, there is a cooling period that you will need to wait for. During this time, if you have your physical Security Token, you may use the Security Token OTP to log in to Maybank2u Online Banking.

12. What can I do during the Secure2u cooling period?

You may still view your account balance on Maybank2u Online Banking. If you have your physical Security Token, you may use the Security Token OTP to log in to Maybank2u Online Banking to perform your transactions.

13. 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.

14. 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 banking security and authentication process for all users.

15. 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.

Information is updated and correct as at September 2024.