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General

1. What is Secure2u?

Secure2u is a digital token on your Maybank2u SG App. It's 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) ways like physical Security Token and SMS OTP (One-time Password).

2. Why should I use Secure2u?

Secure2u offers a secured and convenient way to authenticate your mobile banking transactions.

Secured - Secure2u has a first layer of authentication in the form of device binding, which links the registered mobile device to a specific user account

Convenient - No more waiting for SMS OTP or carrying a physical Security Token. Transact anytime with just one tap.

3. Can I continue to use physical Security Token or SMS OTP?

Once you have registered for Secure2u, it will be the default method to authenticate transactions performed on your Maybank2u SG app (Mobile Banking)

You can still use your physical Security Token or SMS OTP for transactions performed on Maybank2u.com.sg (Online Banking), but authentication via Secure2u will be the preferred option.

Registering/De-registering Secure2u

1. What is the device minimum system requirement to run Secure2u?

You can run Secure2u on any Apple device with iOS12.0 or higher, or an Android device running on v8.0 or higher.

For additional security, you will need to set up lock screen feature on your device before you can proceed with Secure2u registration.

Tip: For security, ensure that your Maybank2u SG App is always updated on your device.

2. How do I register for Secure2u?

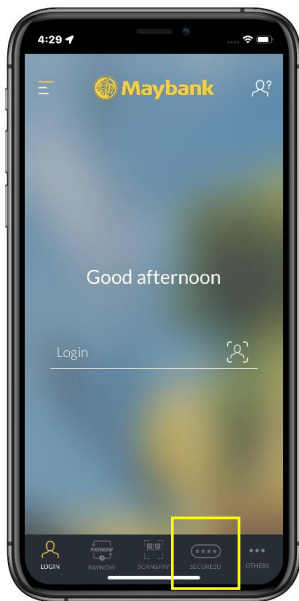
On your Maybank2u SG App (Via Pre Login)

Step 1

Step 2

Step 3

Tap on Secure2u from the Bottom options



Perform biometrics login (Or enter password if biometrics login is not setup)



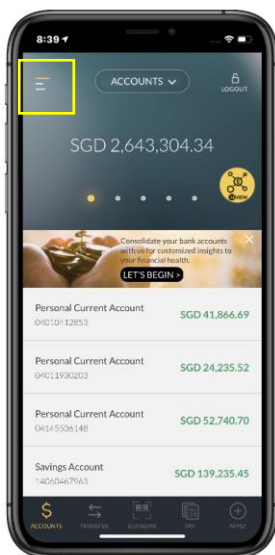
Follow on-screen instructions to register



On your Maybank2u SG App (Via Post Login Settings)

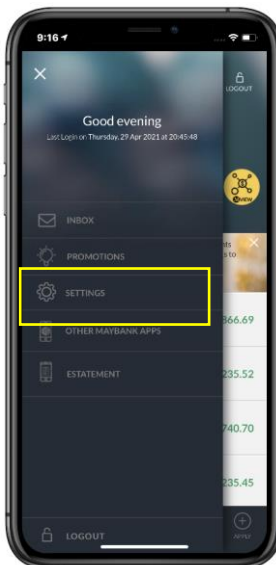
Step 1

Tap on the menu (top left)



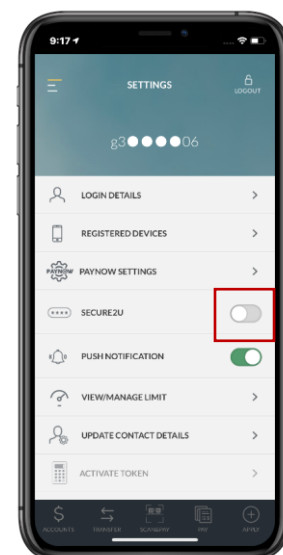
Step 2

Tap on *Settings*



Step 3

Swipe right on *Secure2u* and follow on-screen instructions



Note: During Secure2u registration, you would need to generate an OTP using either your physical Security Token (Transaction Signing) or email OTP that will be sent to your registered email address.

3. How can I register for Secure2u if my physical security token is damaged/out of battery/out of sync?

You can register using the OTP that will be sent to your registered email address.

Secure2u Invite page > Select *Register* > Select *Email/SMS OTP* and follow on-screen instructions.

4. What should I do if I did not receive Email OTP after I have requested?

There might be a delay in receiving the email OTP due to internet connection stability. You may perform the below verification before triggering a new Email OTP after 6 minutes.

- a. Please check if the email address that the email OTP is sent is the correct one.
- b. Check your spam folder for any email sent by “mobilebanking.alerts”
- c. Ensure that there is stable internet connection to receive the email OTP

5. Can I register Secure2u on multiple devices?

No. For security, you can only register for Secure2u on one device.

6. How do I de-register for Secure2u?

On your Maybank2u SG App

Step 1

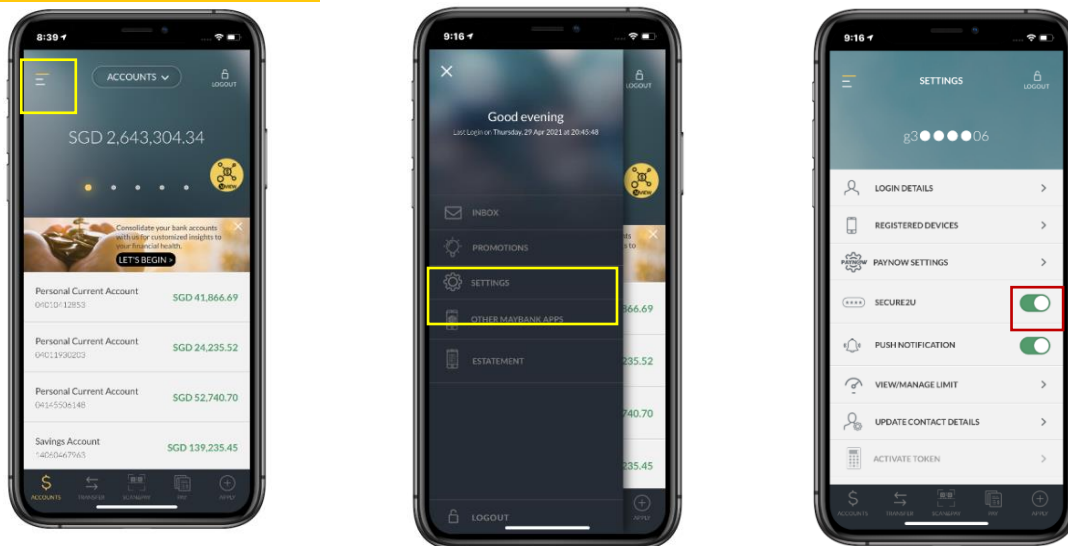
Tap on the menu (top left)

Step 2

Tap on *Settings*

Step 3

Swipe left on *Secure2u* and follow on-screen instructions



Using Secure2u on mobile app

1. How do I authenticate my mobile banking transactions?

For mobile banking transactions, authentication is done securely and seamlessly in the background when you log in with your Mobile Banking username and password. For transactions requiring transaction signing, you will need to enter your online banking password for authorisation.

2. Can I use Secure2u when I am overseas?

Yes as long as you have a stable internet connection.

Tip: Do ensure the date and time settings on your device are set to *automatic* for the correct time zone to be displayed.

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

Secure2u is tied to one device at a time. Do download Maybank2u SG App on your new device before re-registering for Secure2u. During the registration, you will also be prompted to de-register Secure2u from the old device.

Using Secure2u on desktop Web

1. How do I login to Maybank2u Online Banking using Secure2u?

There are 2 ways to login to Maybank2u Online Banking using Secure2u.

Method 1: Via Username and Password + Secure Verification

Step 1: Login to Maybank2u Online Banking with username and password

Step 2: Click on a specific tab to continue

Step 3: Select Secure Verification as method of login and click Request

Step 4: Check your Secure2u-enabled device for a push notification sent to approve login. If you did not receive the push notification, please launch the Maybank2u SG app and tap on “Secure2u” from the bottom option.

Step 5: Tap on the notification, and approve the login request within 2 minutes

Step 6: Login complete! User will now be able to access the full suite of services in the website

Method 2: Via QR Login

Step 1: Click on the QR icon at the login page for Maybank2u Online Banking

Step 2: Launch the Maybank2u SG App and tap on “Scan” from the bottom option > Scan QR and Log In

Step 3: Using the scanner, scan the QR Code generated from Maybank2u Online Banking

Step 4: Confirm login by tapping approve

Step 5: Login Complete! User will now be able to access the full suite of services in the website

2. What should I do if I did not receive the push notification sent to my Secure2u-enabled device after request is sent?

Please perform the below checks to make sure device is able to receive the push notification

- a. Ensure that device is connected to internet and connection is stable
- b. Ensure that notification is allowed for Maybank2u SG app. To check if notification is allowed on device, please follow below steps
 1. For Android, go to Device Settings > Apps > Search for M2U SG > Notification > please sure the toggle for this is turned on
 2. For IOS, go to Device Settings > Notification > Search for M2U SG > Ensure that toggle for “Allow Notifications” is turned on

Alternatively, you may retrieve the Secure Verification by launching the Maybank2u SG app, and tap on “Secure2u” from the bottom option to get the transaction authorization page for approval.

3. How much time do I have to approve a transaction using Secure2u?

You will have 2 minutes to tap open the push notification and approve your transaction via the Maybank2u SG app before it expires.

4. What happen if I don't approve the transaction with Secure Verification notification that I have received?

Without your approval, your transaction will not be processed and the amount will not be deducted from your account.

5. What should I do if my phone hangs or freezes when I am approving a transaction using Secure2u?

Please check your transaction status at Maybank2u Online Banking acknowledgement and transaction history page. It will display as successful or unsuccessful.

6. How do I authorize a transaction made on the web using Secure2u?

After selecting Secure Verification as your authenticating mode, please follow below steps:

Step 1: Reach out to your Secure2u-enabled device and check for a push notification sent for approval. Tap on the notification

Step 2: Verify that the transaction details shown on the approval page is correct. Tap APPROVE to proceed.

Step 3: Approval complete! Check back to Maybank2u Online Banking for the status of the transaction

7. I can see Secure Verification as an option to authenticate my transaction, but I do not have a Maybank2u SG app downloaded on my smartphone. What should I do?

You may need to check whether Secure2u has been registered to your username by going to Maybank2u Online Banking > Settings > Security > Secure2u.

8. I did not initiate a transaction but I have just received a push notification to authorize a transaction. What should I do?

If you have encountered any suspicious activity from your account, please contact our customer care hotline at 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (Overseas) immediately to lodge a report.

9. What type of transaction can I use Secure2u to authorize?

Please refer to the below table for the full list of transactions that can be authorize using Secure2u.

S/N	Transaction Type	Transaction
1	Login	<ul style="list-style-type: none"> - Login using username and password - QR Login
2	Local Transfer	<ul style="list-style-type: none"> - Local Transfer to my payees - PayNow Transfer to my payees - Adding of Maybank & Other Banks's account
3	Overseas Transfer	<ul style="list-style-type: none"> - Transfer to Maybank Malaysia - Transfer to the Philippines - Telegraphic Transfer - Adding of payees for overseas transfer
4	Payment to Local Billing Organisation	<ul style="list-style-type: none"> - Payment to Local Billing Organisation - Adding of Local Billers payees
5	Payment to Maybank and Other Banks' Credit Card	<ul style="list-style-type: none"> - Payment to Maybank Credit Card - Payment to Other Banks' Credit Card - Adding of Credit Card payees
6	Payment to Overseas Billing Organisation	<ul style="list-style-type: none"> - Payment to Overseas Billing Organisation - Adding of Overseas Billers payee
7	Unit Trust	<ul style="list-style-type: none"> - Unit Trust Subscription - Unit Trust Redemption - Unit Trust Switching
8	Update Particulars	<ul style="list-style-type: none"> - Update Personal Information - Update Contact Details - Update Address
9	Alerts	<ul style="list-style-type: none"> - E-Payment Alerts - Account-Related Alerts - ATM Withdrawal Alerts
10	Change Password	<ul style="list-style-type: none"> - Change Password

11	Card Services	<ul style="list-style-type: none">- Credit Card / Debit Card Activation- Manage Overseas Use of Magnetic Stripe- Manage Overseas Cash Withdrawal- Reset Platinum Debit Card PIN- Manage Credit Card Limit
12	Manage Limit	<ul style="list-style-type: none">- Manage Limits