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General

1. What is Secure2u?

Secure2u is a digital token on your Maybank2u SG (Lite) App. It is 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 or Maybank2u SG (Lite) app (mobile banking).

You can still use your physical Security Token or SMS OTP for transactions performed on Maybank2u.com.sg (Online Banking) if desired.

Registering/De-registering Secure2u

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

You can run Secure2u on the latest Apple iOS or Android Operating System. We recommend that you regularly update your device's operating system and app for optimal mobile banking experience.

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 (Lite) App is always updated on your device.

2. How do I register for Secure2u?

There are 3 ways you can register for Secure2u in the Maybank2u SG app or Maybank2u SG (Lite) app:

- Using Physical Security Token
- Using Email OTP and SMS OTP
- Using Registration Code and SMS OTP

Visit the Secure2U Product Page for detailed registration steps.

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

Yes, you can register using the Email/SMS OTP option. An email OTP will be sent to your registered email address and an SMS OTP will be sent to your registered mobile number.

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

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

You may experience a delay in receiving the email OTP due to internet connection stability. You may perform the following checks before requesting for a new Email OTP after 6 minutes.

- a. Check if the email address that the email OTP is sent to 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 reasons, you can register for Secure2u on only one device.

6. How do I de-register for Secure2u?

Upon logging into your Maybank2u SG (Lite) app, tap on More on the bottom right, then tap on Setting > Maybank2u and toggle off Secure2u.

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 Online 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. Download Maybank2u SG (Lite) 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 log in to Maybank2u Online Banking using Secure2u?

There are 2 ways to log in to Maybank2u Online Banking using Secure2u.

Method 1: Via Username and Password + Secure Verification

1. Log in to Maybank2u Online Banking with username and password
2. Click on a specific tab to continue
3. Select Secure Verification as method of login and click Request
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 (Lite) app and tap on **More**, then **Secure2u**
5. Tap on the notification, and approve the login request within 2 minutes
6. Login complete! You will now be able to access the full suite of services in the website

Method 2: Via QR Login

1. Click on the QR icon at the login page for Maybank2u Online Banking
2. Launch the Maybank2u SG (Lite) App and tap on “Scan” from the bottom nav bar and select Login
3. Using the scanner, scan the QR Code generated from Maybank2u Online Banking
4. Confirm login by tapping approve
5. Login Complete! You 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?

To enable your device to receive push notifications

- Ensure that your device is connected to internet and the connection is stable
- Ensure that notification is allowed for Maybank2u SG (Lite) app.

For Android

- Go to **Device Settings**
- Select Apps and search for **M2U SG (Lite)**

- Ensure that **Notification** is turned on

For iOS

- Go to **Device Settings**
- Select **Notification** and search for **M2U SG (Lite)**
- Ensure that **Allow Notifications** is turned on

Alternatively, launch the M2USG (Lite) app, click on **More**, then click on **Secure2u**.

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 (Lite) app before it expires.

4. What happens 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 while I am approving a transaction using Secure2u?

You can check your transaction status on your Maybank2u Online Banking acknowledgement and transaction history page for the status of the transaction.

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

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

1. Check your Secure2u-enabled device for an 'Approval' push notification. Tap on the notification.
2. Verify that the transaction details shown on the approval page are correct. Tap **APPROVE** to proceed.
3. Check back to Maybank2u Online Banking for the status of the transaction

Alternatively, you may

1. Retrieve the Secure Verification by launching the Maybank2u SG (Lite) app
2. Tap on **More**
3. Tap on **Secure2u** to get the transaction authorisation page for approval

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

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

8. Why are certain functions restricted in Maybank2u SG (Lite) app after I have registered for Secure2u?

As a safety precaution, you will only be able to make use of Secure2u 24 hours after successful registration.

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

Please refer to the below table for the full list of transactions that can be authorised 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 |

| S/N | Transaction Type | Transaction |
|-----|------------------|---|
| | | <ul style="list-style-type: none">▪ 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 |

10. Where can I find more information pertaining to Secure2u?

Learn more about Secure2u on the [Secure2u Digital Token](#) page.

11. I have some feedback regarding the Maybank2u SG (Lite) app. How do I get in touch?

Visit our [Contact Us](#) page to find out various ways you can share your feedback or make an enquiry. Alternatively, you may speak to our staff at any Maybank branch.

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