

External FAQs (SMS Alert)

1) Assuming that I have opted for the new SMS Transaction Alert service, will I be alerted if my Supplementary Cardmember performs a transaction above the threshold amount set?

Yes, you will be alerted on your Supplementary Cardmember's transactions if he/she performs a transaction above the threshold amount set for receipt of alerts.

2) What is the minimum threshold amount that I can set and will I be able to update it in future?

The minimum amount that you can set is S\$100. You may update it in future by completing the "Update of Contact Details Form (Card Security Enhancements)" which may be downloaded from www.maybank2u.com.sg.

3) What is the sample SMS alert format that I will receive from Maybank?

The sample SMS alert format is as follows : "Maybank : Your Card ending 1234 used : <Merchant Name>, DDMMYY, about S\$XX,XXX. If unauthorised, call (65) 65335229 now."

4) Is the threshold amount applicable to both Principal and Supplementary Cardmember?

Answer : Yes.

5) In the event that I opt out of this SMS Transaction Alert service, can I sign up for it in future (and vice versa)?

Yes, you may do so by completing the "Update of Contact Details Form (Card Security Enhancements)" which may be downloaded from www.maybank2u.com.sg.

1) How is the One Time Authorisation Code for Online Purchases different from the Authorisation Code for Internet Banking?

The One Time Authorisation Code for Credit Card Usage is used to authenticate online purchases at participating online 3D Secure Merchant websites whereas the Authorisation Code for Internet Banking is used to update the list of payee accounts in Maybank2u.com.sg (Online Banking).

2) If I am currently holding the 2-Factor Authentication (2FA) Security Token for Maybank2u.com.sg (Online Banking), can I opt for the SMS service (One-time Authorisation Code) using my mobile phone to used to authenticate online purchases (and vice versa)?

No. You may choose to have either the Security Token or SMS service (One-time Authorisation Code) using your mobile phone only.

3) Can I opt out of this One-Time Authorisation Code service for online purchases?

The One-Time Authorisation Code is required for online purchases through the 3D secure merchant websites. However, you may still perform normal online purchases without the One-Time Authorisation Code through the non-3D secure merchant websites.

4) What if I send back the completed form after the deadline, will my contact details be updated?

Yes, the Bank will update your particulars within 14 business days upon receipt of the completed form.

5) If I do not hold a mobile phone, does that mean that I cannot perform online purchases on 3D secure merchant websites in future?

You may consider applying for our Maybank2u.com.sg (Online Banking) with the 2-Factor Authentication (2FA) Security Token which is required for online purchases through the 3D secure merchant websites.