

FAQ M2E

General Information		
1	What is Maybank2E - Regional Cash?	Maybank2E - Regional Cash is a corporate internet banking platform designed for all companies to perform online transaction, accounts inquiry and generate reports.
2	How does Maybank2E - Regional Cash work?	Maybank2E - Regional Cash is a web-based application, which requires a browser via the Internet and is accessible at https://m2e.maybank.co.id
3	How can my corporate benefit from Maybank2E - Regional Cash?	<ul style="list-style-type: none"> • Increased efficiency and productivity. • Transactions can be done anytime right at your office. • Fast and timely disbursement of payments.
4	Who is eligible to register and sign up for this service?	Any business entity - sole proprietorship, partnership, association, private limited company or limited company that maintains at least one corporate current account with PT. Bank Maybank Indonesia, Tbk can sign up for this service.
5	How do you register as a user?	Please speak to your relationship manager. Alternatively, you may email us at m2ehelpdesk-id@maybank.co.id
6	How long does the registration process take (timeline)?	We will take 7 working days to complete the registration process.
7	Do I need to have a current/ any account with PT. Bank Maybank Indonesia, Tbk ?	Yes, you need to have a current account with PT. Bank Maybank Indonesia, Tbk to use this service.
8	Are the services available on weekends and public holidays?	Yes.
9	Is there a cut-off time for payment?	Yes. The cut-off time will depend on the type/mode of transactions.

Security		
10	How secure is Maybank2E - Regional Cash?	<p>Maybank2E - Regional Cash has deployed the following security measures:</p> <p>Login Security</p> <ul style="list-style-type: none"> • Maybank2E - Regional Cash is a VeriSign Secured site. All information is sent in a Secure Socket Layer (SSL) session and is encrypted to protect customers against unintentional information disclosure to third parties. • Login with unique Corporate ID and User ID. • Two (2) Factor Authentication login and authorization (all users, makers and authorizers will require a Security Token or login and approval). <p>In addition, the following configurations are set up by the bank based on the entitlement process during implementation:</p> <ul style="list-style-type: none"> • User Access

		<ul style="list-style-type: none"> • Authorization Matrix <p>Automatic Logout Feature</p> <p>Maybank2E - Regional Cash automatically terminates the current session when it detects an inactivity of more than thirty (30) minutes. The users will need to login again using their User ID and PIN to continue access to the service.</p> <p>Constant and Vigilant Monitoring</p> <p>PT. Bank Maybank Indonesia, Tbk have put in place security surveillance system to constantly monitor and detect any potential form of illegitimate activities on our network and systems.</p> <p>Regular Review and Audit</p> <p>Regular security reviews and audits are conducted by internal as well as external auditors.</p>
11	What is 2FA?	2FA uses the combination of two different factors for verifying a user's identity. The two factors involved are something you have and something you know. Example: when using your ATM: the card itself is the physical item (something you have) and the PIN is the data that goes with it (something you know).
12	How does 2FA impact the way I use Maybank2E - Regional Cash?	All Maybank2E - Regional Cash users will be required to login using a Security Device in addition to the Corporate ID, User ID, Password and PIN assigned to you.
13	Why do I need the security device?	With online fraud becoming increasingly sophisticated, a more stringent online security is needed to combat potential cybercrimes. With the implementation of 2FA, should your User ID and Password be compromised for any reason, the "thief" will need to have your personal Security Device, without which the "thief" will be unable to access Maybank2E - Regional Cash. This makes it more difficult for hackers who manage to obtain a string of customers' User ID and PINs via phishing or spyware.
14	What are the benefits of 2FA?	<p>Higher Security Level – Fraudster cannot steal Security Device in your physical possession over the Internet.</p> <p>Protection for High-Risk Transactions – All high-risk transactions is protected by an additional authentication factor which is physically held by you.</p> <p>Convenient and ease of use – you can have greater online security by taking a few more steps, which are simple.</p>
15	What is this Security Device?	The Security Device generates a unique Security Access Code (SAC) that acts as a second level authentication for you. After registering your Security Device, you will require it whenever you log in to Maybank2E - Regional Cash. More specifically, you will need to

		login with your Corporate ID, User ID, Password and the Security Access Code (SAC) that is generated by the Security Device.
16	What should I do after I receive the Security Device?	Upon receipt of your login credentials and Security Device, we strongly encourage you to login to Maybank2E - Regional Cash to perform a self-registration. An online user guide will be available to assist you in this simple, one time process.
17	Does the system create an audit trail so activities via Maybank2E - Regional Cash can be tracked?	Yes.
18	How many invalid login attempts do I have before my user account is locked-out from Maybank2E - Regional Cash?	The User ID will be locked-out after 3 invalid login attempts. The Security Device will be locked after 3 invalid attempts to enter the PIN into the device.

Browser and System Requirements														
19	What are the minimum system requirements?	<p>You will need to have the following hardware and software to use Maybank2E - Regional Cash</p> <p>Hardware</p> <table border="1"> <tr> <td>Processor</td> <td>Intel Based computer or a Macintosh</td> </tr> <tr> <td>RAM</td> <td>1 GB</td> </tr> <tr> <td>Available Hard Disk Space</td> <td>40 MB (applicable for encryption tool only to perform file upload)</td> </tr> <tr> <td>Operating System and Browser Version</td> <td>Windows XP / Vista / Windows 7 / Mac OS X</td> </tr> <tr> <td>Browser</td> <td>Internet Explorer / Firefox / Google Chrome minimum latest 3 versions</td> </tr> <tr> <td>Mobile Platform</td> <td>iOS / Android minimum latest 3 versions</td> </tr> </table>	Processor	Intel Based computer or a Macintosh	RAM	1 GB	Available Hard Disk Space	40 MB (applicable for encryption tool only to perform file upload)	Operating System and Browser Version	Windows XP / Vista / Windows 7 / Mac OS X	Browser	Internet Explorer / Firefox / Google Chrome minimum latest 3 versions	Mobile Platform	iOS / Android minimum latest 3 versions
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Online Banking Features			
20	How long are my transaction details and historical data kept in the bank's database?	Transactions and statements are stored based on the following guidelines:	
		Type	Online Archival - External Media
		Payments (excluding cheque)	3 months 7 years

		Cheques	3 months	7 years
		Statements	3 months	7 years
21	Are Account balances available on a real-time basis?	You will have real-time access to the latest account information via Maybank2E - Regional Cash. You can view historical account information for the past 3 months.		
22	Can I view my daily statements from other banks?	Maybank2E - Regional Cash has the capability to present daily statements from your account held with other banks. You can instruct your other banks to issue a MT940 to PT. Bank Maybank Indonesia, Tbk. With this arrangement, PT. Bank Maybank Indonesia, Tbk will be able to present these statements to you via Maybank2E - Regional Cash.		
23	Can I enquire the status of the cheques issued from my current account?	<p>Yes, Maybank2E - Regional Cash allows you to enquire the status of the following types of cheques:</p> <ul style="list-style-type: none"> • Corporate Cheques issues via manual cheque books • Corporate Cheques issued via Maybank2E - Regional Cash • Cashiers Order • Managers Cheque 		
24	Can I enquire the status of incoming funds to my PT. Bank Maybank Indonesia, Tbk account?	Yes. Customers can perform enquiries on incoming funds to PT. Bank Maybank Indonesia, Tbk account via Maybank2E - Regional Cash. Information will be categorized according to Account Transfers, Telegraphic Transfers and Local Wire and details such as amount and remitting bank details of the incoming funds can be viewed.		
25	Can I export statements into my ERP system for reconciliation purpose?	Maybank2E - Regional Cash will be able to export statements into the following format: MT940 SWIFT / CSV		
26	Is there a segregation of duties in between the users?	<p>Maybank2E - Regional Cash allows the configuration of user access rights and privileges in two (2) categories:</p> <ul style="list-style-type: none"> • Single Access: Where the maker can authorize his/her own transactions; this is applicable for small companies where Maybank2E - Regional Cash is operated by one person. • User Segregation: Where there is a segregation of duties between makers and authorizers 		
27	Can the authorizer approve the transactions when he is out of the office?	Yes, Maybank2E – Regional Cash is accessible on mobile and the Internet. Our customers just need their User ID, Password and their Security Device.		
28	What if the approval is done after the cut-off time in Maybank2E - Regional Cash?	All payment instructions received post cut-off time shall be processed on the next banking day. The payment will be recognized by the payee as a Day 2 transaction.		

29	What are the modules offered by Maybank2E - Regional Cash?	<ul style="list-style-type: none"> • Account Information & Reporting • Payments – IntraBank and Interbank (Domestic & International) • Bill Payment, Payment Advice, Template & Beneficiary • Corporate User ID Maintenance • Mobile Banking – Portfolio & Authorisation
30	What type of accounts can be viewed on the system?	Current, Fixed Deposits, Loan/Term Financing, Unit Trust, Trade Finance, Other Banks accounts (via MT formats).
31	What are the types of report available? How detailed are the reports provided?	There are 2 types of reports available: Bank Admin Reports & Corporate Front-end Reports. More reports will be available soon.
32	Can I view the report(s) 24 hours a day?	Reports viewing are available between 0700hrs to 2300hrs. However, there might be scheduled downtime for maintenance from time to time.

Help		
33	Is there any subscription fee for using Maybank2E - Regional Cash?	The related charges are categorized into Setup fee, Monthly Maintenance Fee, Security Device Fee and Training. Contact us or your Relationship Manager for the pricing structure.
34	What do I do if the transaction stated in the report is incorrect?	<p>You can contact Maybank2E - Regional Cash helpdesk at:</p> <p>For Singapore +65 6720 3720 or email us: helpdesk.m2e-sg@maybank.com.my</p> <p>For Malaysia 1-300-88 7788 or +603-7844 3015 or email us: maybank2e-helpdesk@maybank.com.my</p> <p>For Philippines 1-800-10-588-3838 or +632 588 3838 or email us: maybank2e-helpdesk@maybank.com.ph</p> <p>For China TOLL FREE NUMBER: +86 40082109 32 or email us: m2ehelpdesk-cn@maybank.com.my</p> <p>For Hong Kong Email us: m2ehelpdesk-hk@maybank.com.my</p> <p>For Indonesia 1 500 611 (Cell Phone - Local) or +62 21 1 500 611 (Local and Overseas)</p>

		or email us: m2ehelpdesk-id@maybank.co.id
35	Who should I contact if I encounter problem with Maybank2E - Regional Cash?	<p>You can contact Maybank2E - Regional Cash helpdesk at:</p> <p>For Indonesia</p> <p>Cell Phone – 1 500 611 (in country) or +62 21 1 500 611 (local & overseas) or email us: m2ehelpdesk-id@maybank.co.id</p> <p>For Singapore</p> <p>+65 6720 3720 or email us: m2ehelpdesk-sg@maybank.com.my</p> <p>For Malaysia</p> <p>1-300-88 7788 or +603-7844 3015 or email us: m2ehelpdesk-my@maybank.com.my</p> <p>For Philippines</p> <p>1-800-10-588-3838 or +632 588 3838 or email us: m2ehelpdesk-ph@maybank.com.ph</p> <p>For China</p> <p>TOLL FREE NUMBER: +86 40082109 32 or email us: m2ehelpdesk-cn@maybank.com.my</p> <p>For Hong Kong</p> <p>Email us: m2ehelpdesk-hk@maybank.com.my</p>
36	If my computer crashes or get disconnected from the internet by power failure or any other reasons, how will I know if my transaction is successful?	You may contact our Helpdesk for immediate assistance.
37	Can I access Maybank2E - Regional Cash and authorise or verify transactions from abroad?	Yes.
38	Is it possible to stop the payment being made?	Stop payment is available be on best-effort basis only.
39	What if my ID gets locked up or freezes, will Maybank2E - Regional Cash Helpdesk be able to resolve it as soon possible?	Yes.