Frequently Asked Questions: Digital Token Activation and Login Changes

About the Change

1. **What is a Digital Token?**

   A Digital Token is a security feature in the Manulife SG App that helps verify your identity when you log in to your account. It is linked to your registered device and provides a safer way to authenticate your login.

2. **Why is Manulife replacing SMS and email OTPs for login?**

   As online security threats continue to evolve, we are introducing Digital Token as a more secure way to verify your identity. Unlike SMS and email OTPs, Digital Token is linked to your registered device, helping to better protect your account from scams and fraud.

3. **When will SMS and email OTP login no longer be available?**

   SMS and email OTPs for login will be phased out from 1 January 2027. We encourage customers to activate their Digital Token before then to ensure continued access to their accounts.

4. **Do I need to switch to a Digital Token?**

   Yes. Digital Token will become the primary authentication method for login after SMS and email OTP login methods are retired. To avoid any disruption when accessing your account, please activate your Digital Token before 1 January 2027.

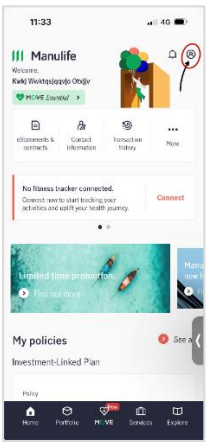
Activation & Usage

1. **How do I activate my Digital Token?**

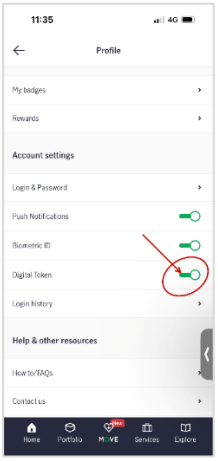
   If you have a Manulife account, you can activate your Digital Token through the Manulife SG App:

   Step 1: Log in to the Manulife SG App.

   Step 2: Tap the **Profile** icon at the top right corner.

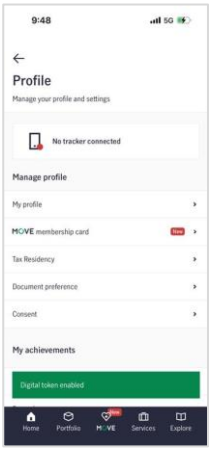


Step 3: Toggle **Digital Token** to **ON**.

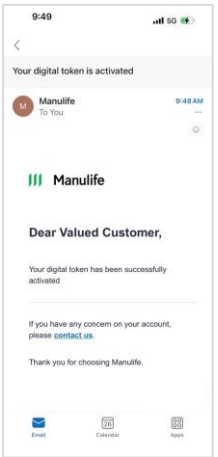


Step 4: Enter the OTP sent to your registered mobile number to verify your identity. An OTP is still used during activation to confirm your identity. Once Digital Token has been activated, SMS and email OTPs will no longer be required for login.

Step 5: You will see an on-screen confirmation once Digital Token has been successfully activated.



Step 6: An acknowledgement email will be sent to your registered email address.



2. **Do I need to download the Manulife SG App to use the Digital Token?**

   Yes. The Digital Token is available through the Manulife SG App and requires a registered mobile device.

3. **How long does activation take?**

   Activating your Digital Token only takes a few minutes and is a one-time setup.

4. **Can I activate my Digital Token now?**

   Yes. We encourage customers to activate their Digital Token as early as possible so they are ready before SMS and email OTP login methods are retired.

5. **How do I use the Digital Token?**

   Once activated, simply log in as usual. When verification is required, you will receive a prompt in the Manulife SG App to approve the login securely.

6. **Will I still receive OTPs after activating my Digital Token?**

   SMS and email OTPs for login will be phased out from 1 January 2027. Depending on the service, OTPs may continue to be used for certain registration or transaction-related activities.

Security

1. **Is the Digital Token more secure than SMS or email OTP?**

   Yes. Digital Token is linked to your registered device and provides a stronger layer of protection than SMS or email OTPs.

2. **How does the Digital Token help protect me?**

   Because the Digital Token is linked to your registered device, it reduces reliance on SMS and email channels, which may be targeted by scams, phishing attempts or unauthorised access.

Common Issues

1. **What should I do if I change or upgrade my mobile phone?**

   Simply register your new device and activate your Digital Token again. Your previous device will no longer be linked to your account.

2. **What should I do if my phone is lost or stolen?**

   Once you have a new device, you can register it and activate your Digital Token again. Your previous device will no longer be linked to your account.

3. **What should I do if I am unable to activate or use my Digital Token?**

   Please check that:

   1. You have the latest version of the Manulife SG App.
   2. Biometric authentication is enabled on your mobile device.
   3. Your registered email address and mobile number are up to date.

   If you still require assistance, please contact Manulife Customer Support.

4. **What happens if I do not activate my Digital Token before 1 January 2027?**

   After SMS and email OTP login methods are phased out, you may not be able to log in using those methods. Please activate your Digital Token before the deadline to ensure uninterrupted access.

5. **Can I use Digital Token on more than one device?**

   Digital Token is linked to your registered device. For security reasons, only one active Digital Token may be linked to your account at any one time. If you change devices, you can register your new device and activate your Digital Token again.

6. **Do I need an internet connection to use Digital Token?**

   Yes. You will need an internet connection on your mobile device to activate and use Digital Token through the Manulife SG App.

7. **Can I continue using Customer Web Portal after activating Digital Token?**

   Yes. Activating your Digital Token does not change how you access your Manulife account. You can continue using Customer Web Portal as usual. When required, you will need to use Digital Token in the Manulife SG App to verify your identity and complete the login or transaction process.

8. **Do I need to activate Digital Token if I only use Customer Web Portal?**

   Yes. Even if you primarily access your account through Customer Web Portal, you will need to activate Digital Token, as it will become the primary authentication method for login after SMS and email OTP login methods are phased out.

Support

Where can I get help if I have questions about the Digital Token?

You can contact us via the Manulife Singapore website under: Self Services & Claims → Contact Us