MCB

INTERNET BANKING PRO

FAQs

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The Mauritius Commercial Bank Ltd.
9-15 Sir William Newton Street, Port Louis, Republic of Mauritius T: +230 202 5000 F: +230 208 7054 E: contact@mcb.mu
SWIFT Code MCBLMUMU BRN: C07000934 www.mcb.mu

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General information

1. What is Internet Banking (IB) Pro?

The Bank has invested in a new omnichannel solution to benefit from an aligned customer experience support across all segments (Individual, Business Banking and Corporate).

Internet Banking Pro is the new internet banking platform for non-individual customers (Corporates, Business Banking, SMEs, Associations and Foundations) to view their accounts, transact securely and more.

2. How to get started on Internet Banking (IB) Pro?

Get started in 3 steps:

1. Register on IB Pro:
   - Set or confirm your email and mobile number
   - Set your password

2. Log in on IB Pro with your new credentials

3. If you are a signatory – download the new SmartApprove App from stores (App store, Play store or Huawei Store)

   Note: If you have already completed the registration process on JuicePro, please log in directly using your new credentials (email/mobile number and password set during registration).

3. Is Internet Banking Pro mobile-friendly?

Internet Banking Pro is web responsive, but for the best user experience, we recommend that you use it on your desktop or laptop.

4. I need help using Internet Banking Pro? Who should I call?

For technical assistance on how to register and use Internet Banking Pro, please contact us on 2026060. For all other queries, please reach out to your dedicated Relationship Manager or CSR.

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Registration as an existing user

5. Is the registration a one-time process?

Yes, you will only need to complete the registration once.

Once you have registered, as and when other companies to which you are linked to, are migrated to IB Pro, you will see them on the new platform.

6. What must I have handy to seamlessly complete the registration process?

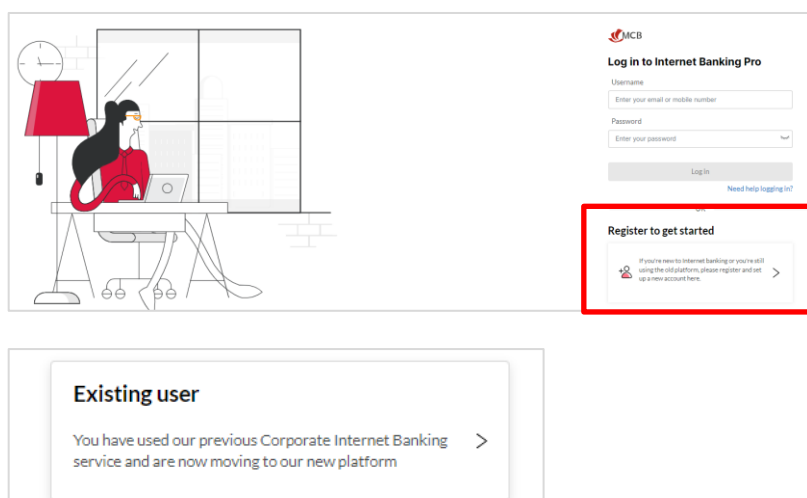| Customers	Basic user	Signatory user
Local and international customers	A unique email address and a unique mobile phone number* Mobile phone (OTP will be sent via SMS to confirm email address and mobile number)	A unique email address and a unique mobile phone number* Physical or soft token to confirm credentials

* Your email address and mobile phone number will be used as a **unique identifier** for login on IB Pro.
The email address and mobile number should therefore be unique to you and not be used by any other third parties (For example: child, proxy or parent) for banking purposes.

7. What should I do if I forget my existing credentials, my token is locked, lost or has run out of battery?

You should contact your CSR or Relationship Manager.
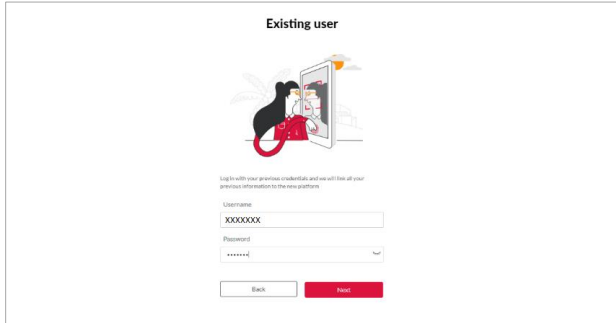
8. How do I register to the new platform?

Step 1: Click on register to get started and select 'Existing user':

Step 2: Insert your existing IB credentials (username and password)

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Note: An *existing user*, whether basic or signatory, is a user that has:
- Existing IB credentials (e.g. ABCD2911G) on the previous IB
- And previously successfully logged in to the old IB platform
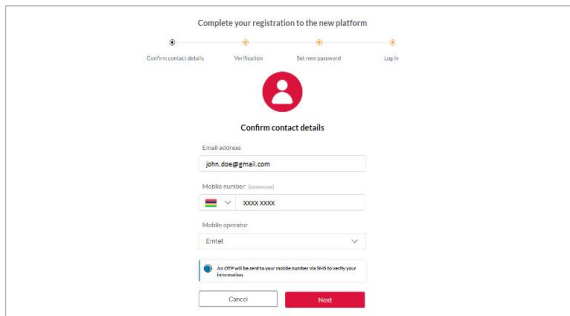

Step 3: Confirm or update contact details:

- For local users – email address, mobile number, country code and mobile operator
- For international users – email address, mobile number and country code

Upon validation, your email address or mobile number will be your new login details on the new platform.
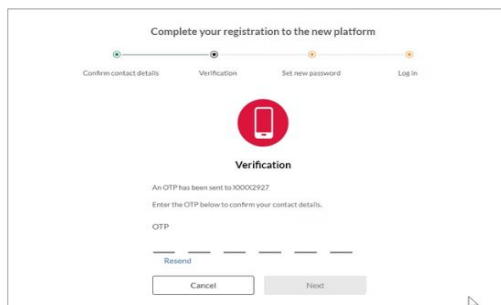
Step 4: Validate contact details:

Input OTP sent via SMS to your registered mobile number for basic users or the challenge response code displayed on your physical or soft token for signatories.

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Step 5: Create and confirm a new password

Step 6: Click on continue. You can now log in with your new credentials on Internet Banking Pro.

Registration as a new user to Internet Banking

Step 1: Download and fill the IB Pro registration form found on the MCB Internet Banking Pro webpage. Once your profile has been set up you will be notified by email to register to the platform.

Step 2: Go on MCB's website and click on Internet Banking

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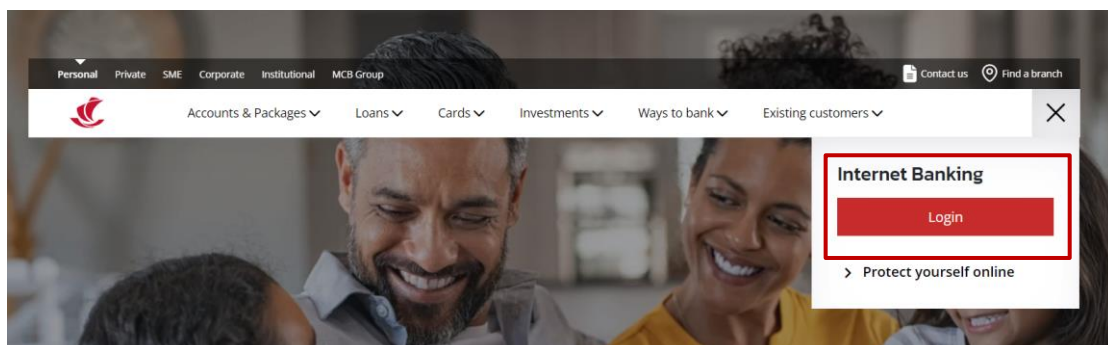
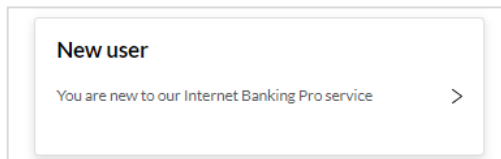**Step 3**: Click on register to get started and select 'New user':

Step 4: Insert your email address and mobile number provided on the application form, and check your mailbox for activation of your account (remember to check your junk mail):

Step 5: Upon validation of email, input OTP sent via SMS to your registered mobile number
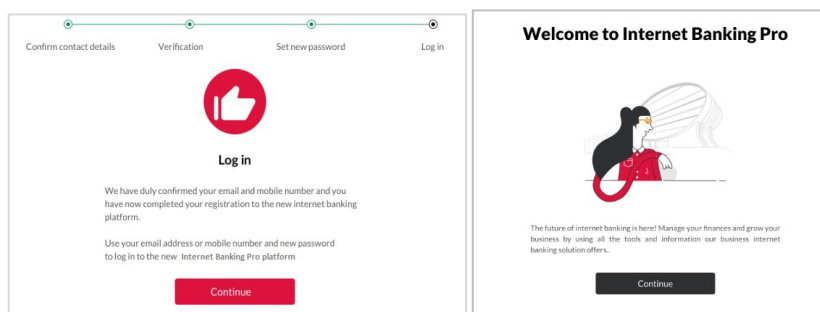
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Step 6: Create and confirm password. Check the contact details displayed and click on 'Continue'.

You can now log in with your new credentials on Internet Banking Pro.

Log in

9. Which credentials should I use to log in to the new platform?

You should log in to Internet Banking Pro using either your work email/work mobile number and password set up previously.

10.   Why can't I see all my companies on Internet Banking Pro?

Companies are progressively being migrated to the new platform, and you will soon be able to view details and transact for all your companies. In the meantime, please use the previous Internet Banking platform with your previous credentials.

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Signatory

If you are a signatory, don't forget to download MCB SmartApprove from stores.

11.   How do I access SmartApprove?

SmartApprove can be downloaded from App Store, Google Play and Huawei App Gallery):

Once you have completed the registration process to Internet Banking Pro, please ensure you log in at least once on IB Pro before registering to SmartApprove. Kindly use the same new credentials to access SmartApprove

Note: For more information on how to register on SmartApprove, please click here.

Self-service

12.   What should I do if I have forgotten my password or my account is locked?

Select need help logging in and choose between the two available options.

You will receive an OTP via SMS:

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Using Internet Banking Pro

13.   Why is there a heart next to my accounts?

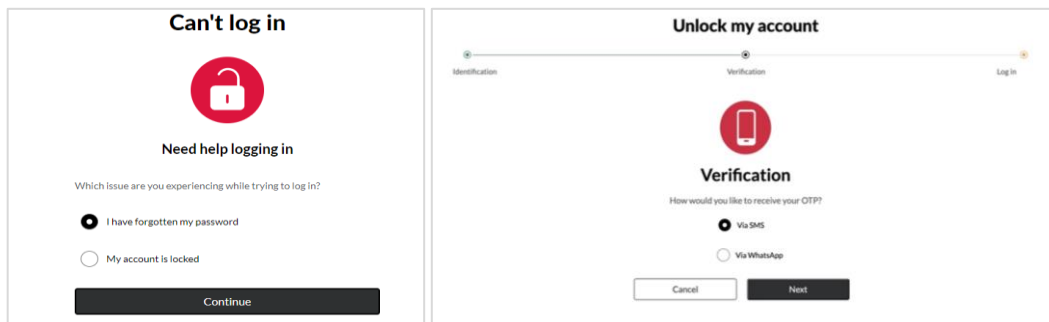Clicking on the heart enables you to designate an account as a 'favourite'. You can then access these accounts faster as they are pinned at the top of the accounts overview page.
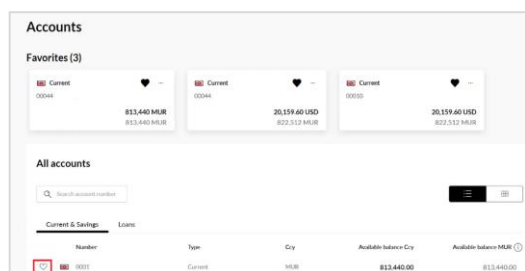
14.   How to download statements and advices?

You should go on 'Statements and advices', select the relevant account.

Statements, Advices and Reports are now displayed in separate tabs to ease the retrieval of the relevant document type.

You can now search for your account statements, by clicking on the year tab. All documents for this year will be displayed. There is no need to apply filtering for statements.
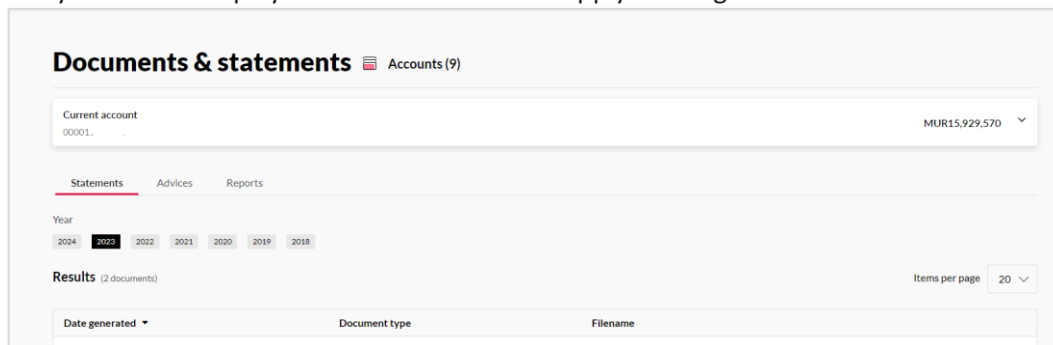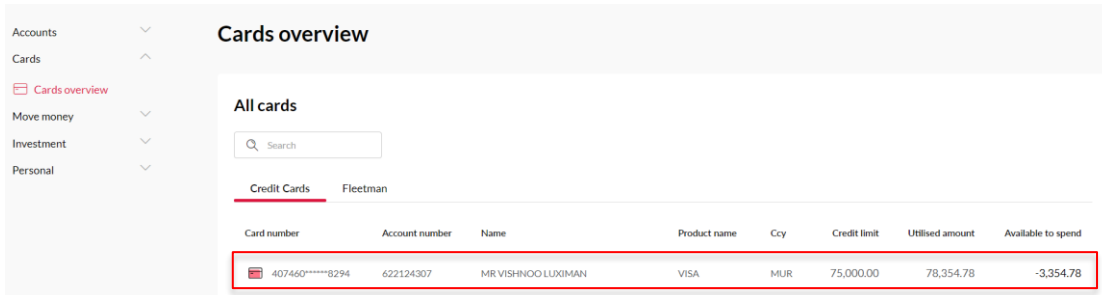
Advices and Reports are displayed automatically for the last 60 days. You can use the date filter to look for documents that are older than 60 days ago.

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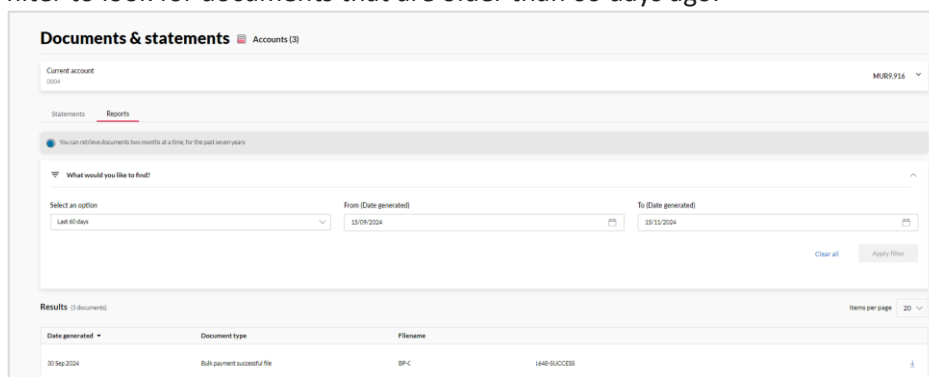
15. How to access your cards statements?

Select "cards overview" from the menu and click on the relative card to access further details such as:

- Transactions
- Statement and advice
- Card Info

16. How to download merchant statements?

Select "Merchant statements" on the menu and select the relevant option:

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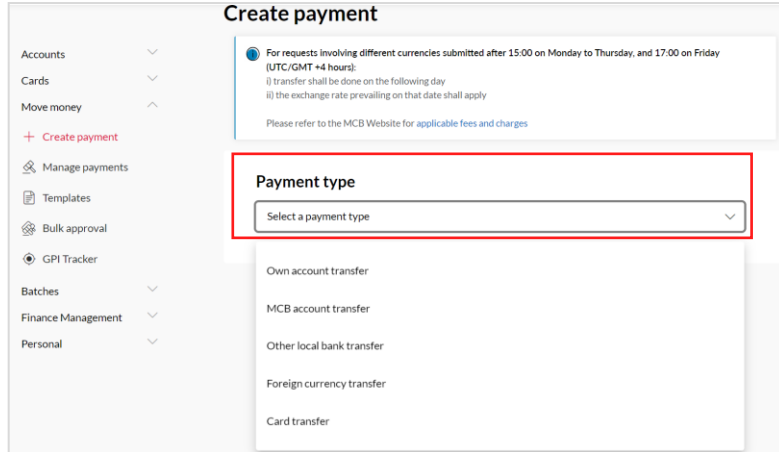
17. How do I initiate a transaction on Internet Banking Pro?

Click on "create payment", select the required payment type, and fill in the details:
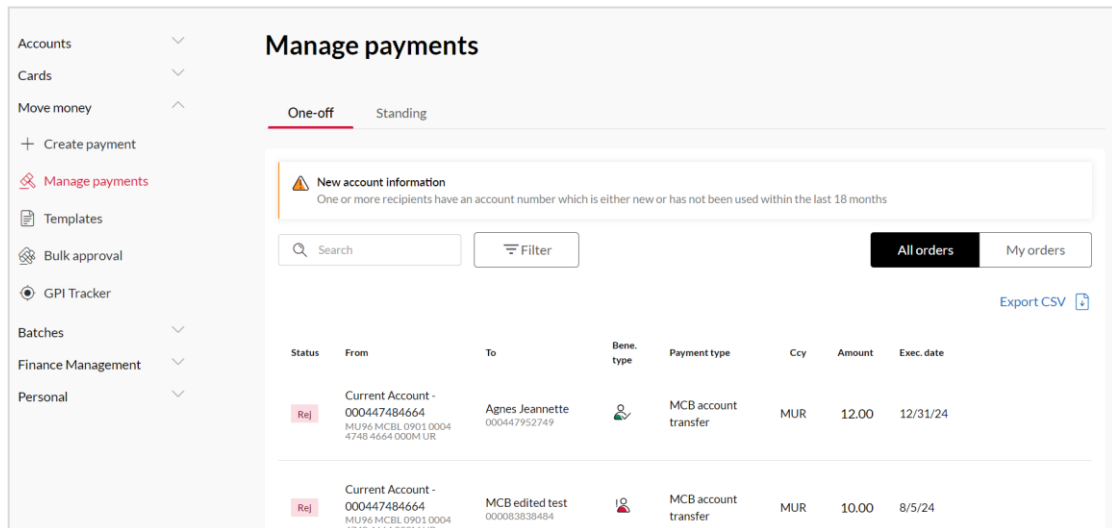
Review, confirm your payment and submit for approval (according to the approval policies of your company)

Your newly created payment can be found under the 'Manage payments' dashboard on status ENT (Entered).

Approvers will have a maximum of 7 calendar days to fully approve a payment after this payment is initiated. After the 7 days- the payment will expire and will have to be re-initiated.
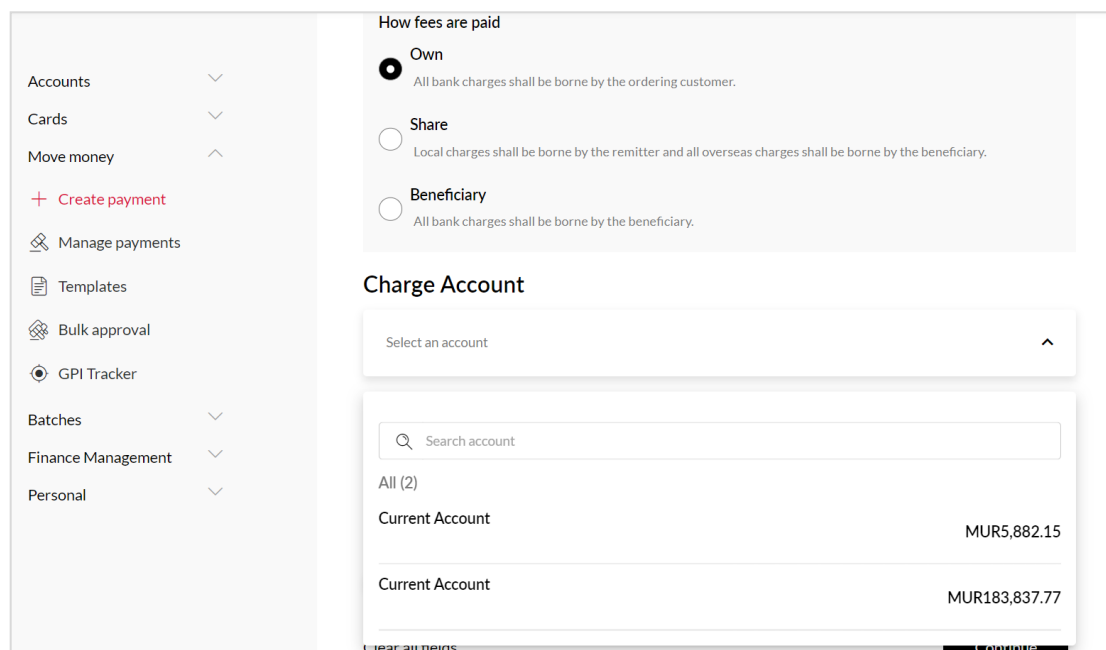
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18. How to select another account for foreign currency transfer charges?

You may now select the account from which charges associated to foreign currency transfers are debited by clicking on the arrow to display all the available accounts.
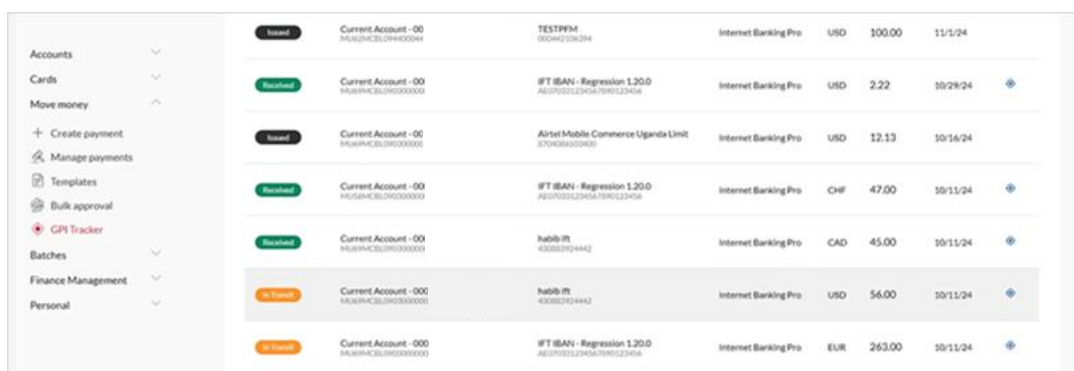
19. How can I check the status of a Foreign Currency Transfer on GPI tracker? [New]

To monitor the status of an International Fund Transfers (IFT), click on 'GPI Tracker' under the 'Move money' section and select the relevant payment.

All foreign transfers successfully sent to our Core Banking system will immediately appear with the status "Issued", trackable transfers are thus marked by this symbol ⊕ .

Click on the payment to view a detailed status of the transfer.

20. What is the Purpose of Payment UAE field while making Foreign Currency Transfers?

The Purpose of Payment UAE code is a requirement for all transfers sent to the United Arab Emirates. Once you have inserted the UAE IBAN, the Purpose of Payment UAE field will automatically appear, and you will be required to insert the code.

21. How to initiate a future dated transfer?

You may schedule a future dated payment either for an International transfer or an MCB account transfer.
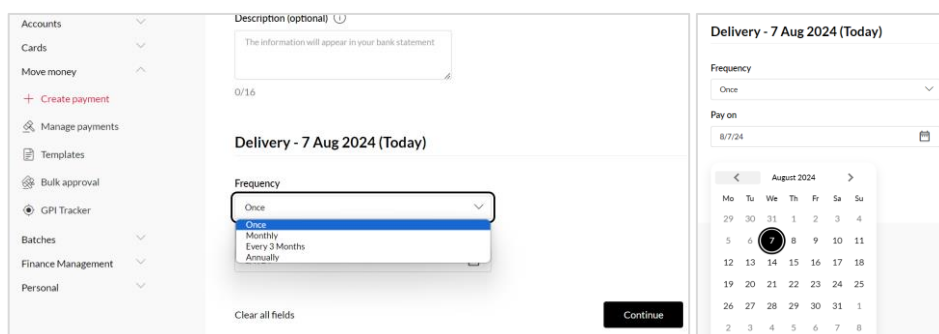
Notes:
- Weekends and public holidays are automatically excluded.
- Foreign currency transfer are allowed up to 4 working days in the future
- MCB account transfer are allowed up to 60 working days in the future.

When you schedule a future dated transfer- payment must be approved before or on the requested execution date. (This should be a maximum of **7 calendar days** after the payment is initiated).

22. How to set up a standing order?
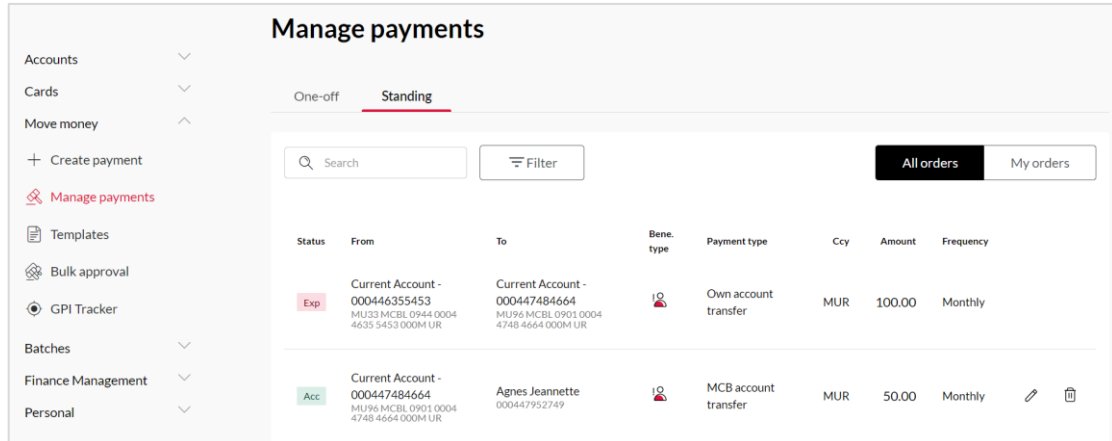
Step 1: Select the payment type and define the frequency by selecting the required frequency and end date (if applicable):

Note: Standing order is available for own account, MCB account and Other local bank transfers only.

23. How can I amend/cancel my existing standing order?

Go on "Manage Payments" then on "standing", click on "…" on the right hand side to either edit or cancel your existing standing order:

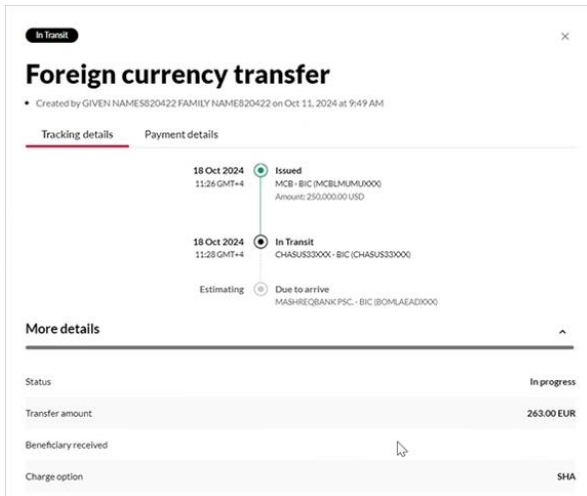## 24. How can I check the status of a Foreign Currency Transfer on GPI tracker? [New]

To monitor the status of an International Fund Transfers (IFT), click on 'GPI Tracker' in the 'Move money' section and select the relevant payment. Trackable transfers are marked by this symbol ◉ .

Click on the payment to view a detailed status of the transfer.

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25. What can be amended on an existing standing order?

You can edit the amount, payment information and end date.

Please note that signatories will have a max of **7 calendar days** to approve the edit of a standing order. After this period, the Edit will expire and users will have to re-edit this STO again, so approvers can act on this again.

26. How to initiate a transfer to your own or third party MCB credit card?

Step 1: Click on create payment and select payment type "Card transfer":

You will be able to transfer to your own card or other MCB credit cards:

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27. What is the Purpose of Payment UAE field while making Foreign Currency Transfers? [New]
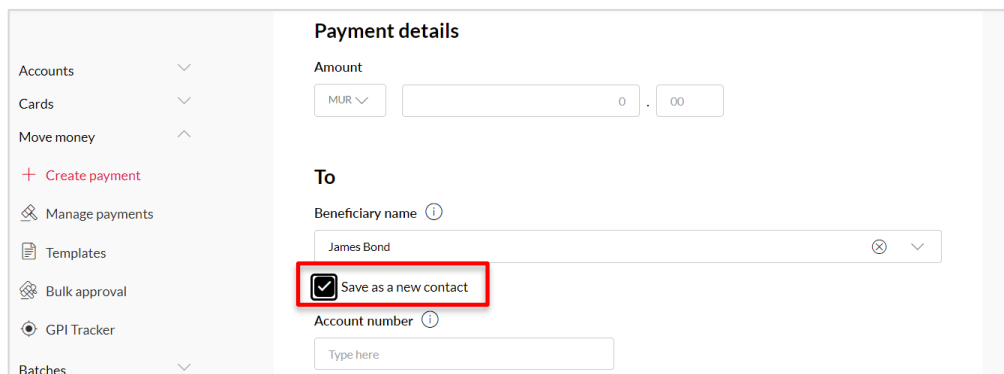
The Purpose of Payment UAE code is a requirement for all transfers sent to the United Arab Emirates. Once you have inserted the UAE IBAN, the Purpose of Payment UAE field will automatically appear, and you will be required to insert the code.

28. How do I create a beneficiary (contact) on Internet Banking Pro?

Option 1: On the new Internet Banking platform, any user can create a beneficiary.

However, for enhanced security measures, signatories must now approve the creation of new beneficiaries.

Step 1: When initiating any payment, you can save the beneficiary details as a new contact
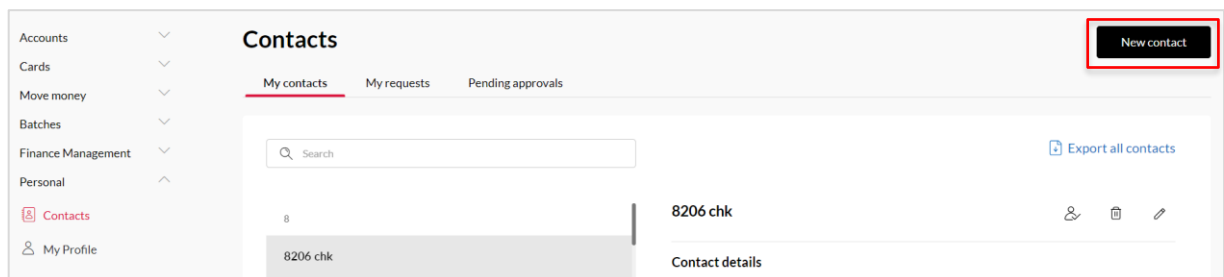
Option 2: Via that contact menu, select `New contact` and the appropriate payment type:
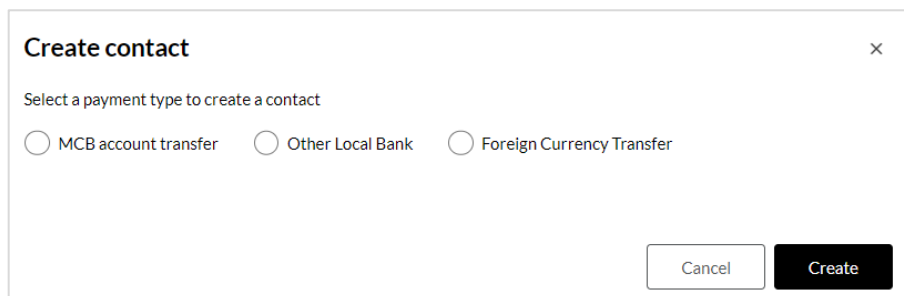
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Step 2: Once a contact is created, it will appear under My Requests. This contact cannot be used until it is approved.
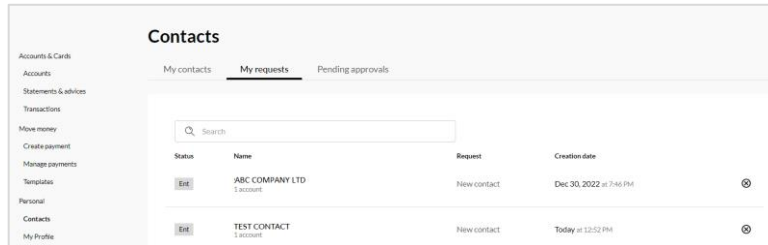
Step 3: Approving or rejecting a contact.

Only signatories can approve the creation of a contact.

Go to Contacts > Pending approvals and click on the 'tick' or 'cross' icon.
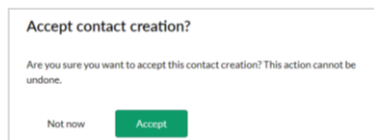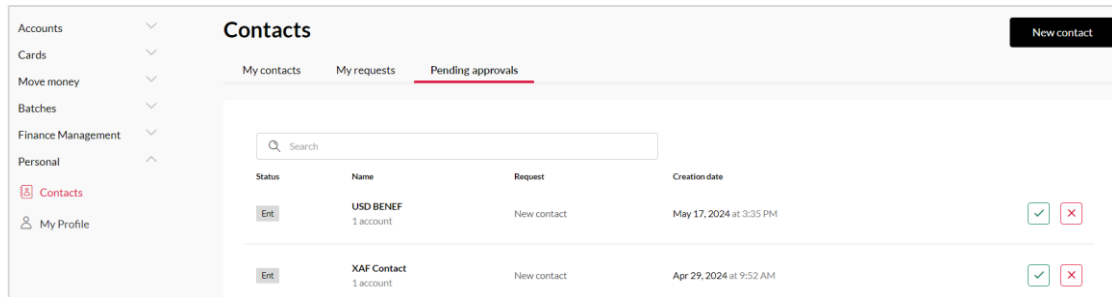
Step 4: Once a contact is approved fully, it will appear under "My Contacts".

This contact will also be displayed on the drop down list of beneficiaries under the relevant payment form.

You can use this upon initiation of any new payment.
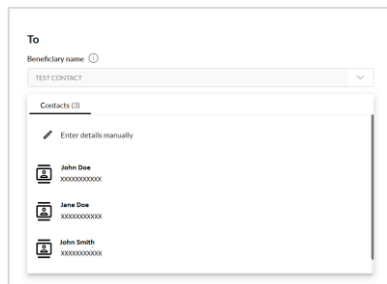
If you were an existing MCB Internet Banking customer, your previous beneficiaries will be migrated to the new system.

Note: Only existing valid contacts will be migrated onto the new platform.

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29. Is it possible to extract a list of my contacts on IB Pro?

Yes, go to 'Contacts' >> My Contacts >> Export all contacts.
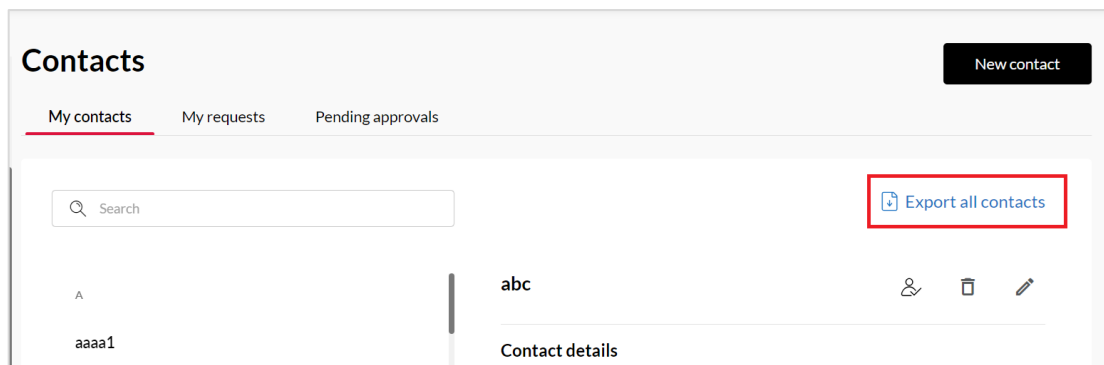
30. How to know who created or approved a contact on Internet Banking Pro?

Go to 'My Contacts', search for the beneficiary and click on the ⚷ icon.

This will show you the approval history for that contact.
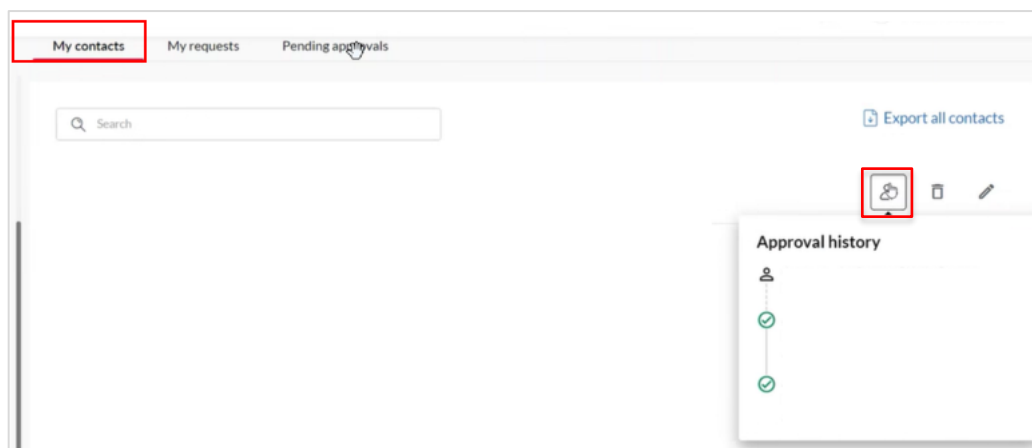
31. How do I approve or reject my transactions on Internet Banking Pro?

Step 1: Go to Manage payments dashboard, click on the relevant tab as per the type of payment initiated; one-off or standing

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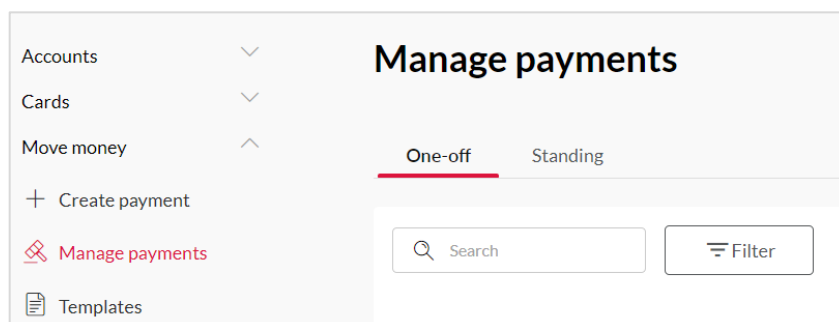
Step 2: Next to your payment, click on the 'tick' or 'cross' icon to approve or reject your payment
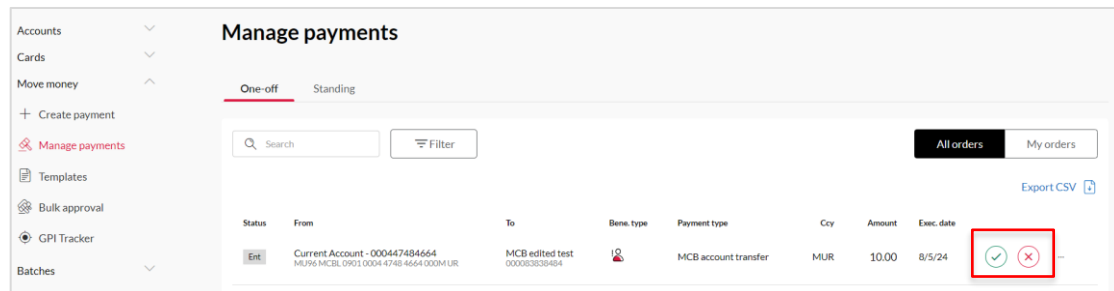
Step 3: As part of our 2-factor authentication, you will need to authorise this payment via SmartApprove (more details on SmartApprove)
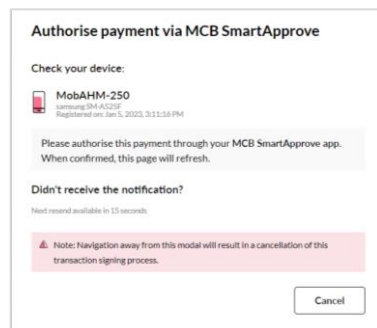
32.   Why was my transaction rejected by the bank?

The rejection reason will be displayed on the Payment Order on the "Manage Payment" dashboard (status REJ):
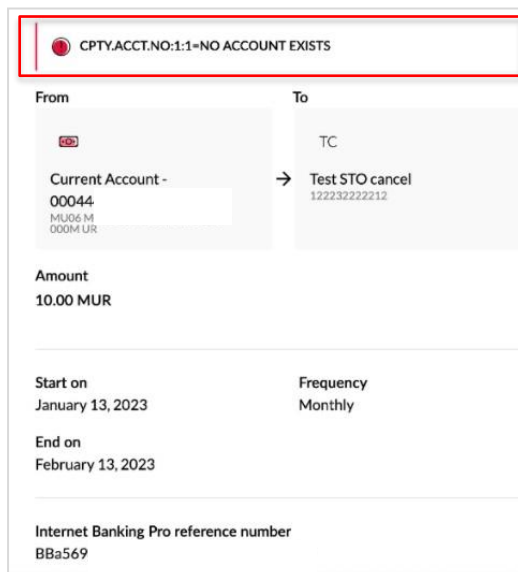
We may have cases where the payment order has failed as there was a time-out between IB Pro and Core Banking system.

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In this case, you will find this error message: System error. Please check your transaction and re-initiate the payment if required
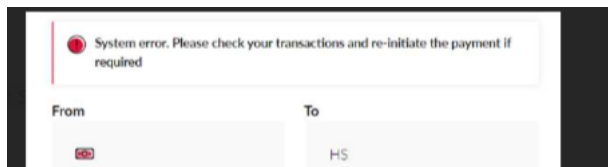
Please check your transaction list to confirm that your account has not been debited and re-initiate the payment as required.

33.   Where to find the bulk payment and direct debit features?

Bulk payment and direct debit are now available under the "Batches" menu >> create batch:
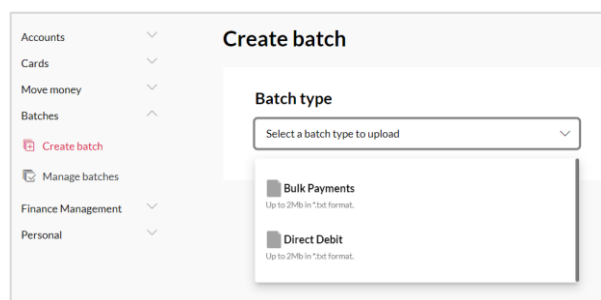
34.   What should I do in case I want to change my log in credentials?

You can have only 1 email and 1 mobile as credentials. If you want to amend your log in credentials, please go to "My Profile" >> contact details and click on edit:

Amend the required information and click on update. You will be requested to authenticate yourself:

1. Through an OTP via SMS
2. Through SmartApprove for signatory users

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35. How do I change my password on IB Pro?

Go on "My Profile" then select "Login and Security" and then change your password:

36. How to log out or switch to another company on IB Pro?

You should go on the right hand side of the page and click on the drop down arrow to open the additional menu:

To switch to another company, you need to click on "Change Company":

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37.   How to access consolidated account summary?

If you are linked to more than one company, you can access your consolidated account summary. This feature gives you a consolidated view of all your current and savings accounts across all the companies that you are linked to.
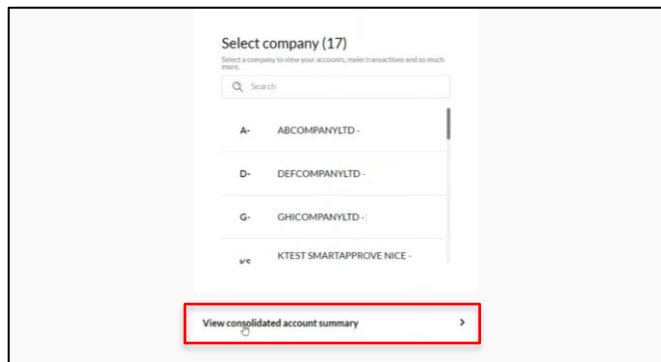
You may select 1 company or select all at one go:
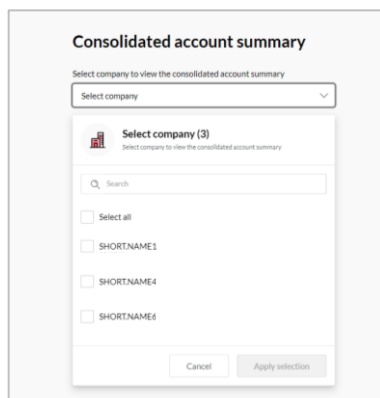
You may export an excel version of the consolidated account summary

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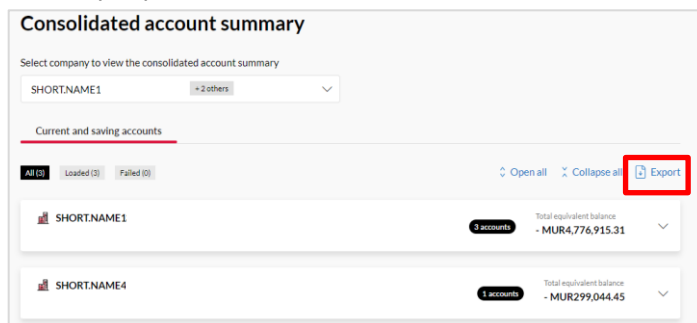
Swift GPI Tracker

38. How can I check the status of a Foreign Currency Transfer on GPI tracker? [New]

To monitor the status of an International Fund Transfers (IFT), click on 'GPI Tracker' under the 'Move money' section and select the relevant payment.

All foreign transfers successfully sent to our Banking system will immediately appear with the status "Issued", trackable transfers are thus marked by this symbol .

Click on the payment to view a detailed status of the transfer.

39. Can I download my Swift advice/Outward Remittance Advice on IB Pro?

Yes, clients with the necessary permissions can now access and download their Swift advice directly from their payment order through the 'Outward remittance advice' tab.

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Security

40. Is Internet Banking Pro secure?

We have ensured that Internet Banking Pro has the highest level of security to keep your accounts safe. It also features an enhanced security layer for the creation of new beneficiaries, which now requires the approval of signatories.

41. How do I ensure that my accounts are safe while transacting online?

It is imperative that you safe-keep your password and never share it with anyone. As a preventive measure, change your password frequently. Report any suspicious messages or emails to alert@mcb.mu. When using IB in a public place, use the virtual keyboard to log in. More information on our **security centre**.

SmartApprove

42. What is SmartApprove?

SmartApprove is a mobile application to be used by signatories to approve transactions.

Features of SmartApprove are as follows:
- 24/7 access to all your pending transactions
  - View a summary of pending transactions per company
  - View status of your transactions
  - Approve your transactions seamlessly
  - Multiple selection and approval of transactions
- Dashboard
  - Provide updated status of your transactions
  - Allow filtering by transaction type and status
- Added security
  - Secure Socket Layer (SSL Security) for fraud prevention
  - Receive notifications when making a payment to a new beneficiary, an existing one with new account details, or a beneficiary to whom payments have not been made during the last 18 months
  - Set up or disable biometrics option

Note: No need to validate the transactions on Internet Banking Pro. You can do it directly on SmartApprove.

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43.   How do I access SmartApprove?

SmartApprove can be downloaded from App Store, Google Play and Huawei App Gallery):

Once you have completed the registration process to Internet Banking Pro, use the same new credentials to access SmartApprove with the possibility to receive your OTP via SMS or email.
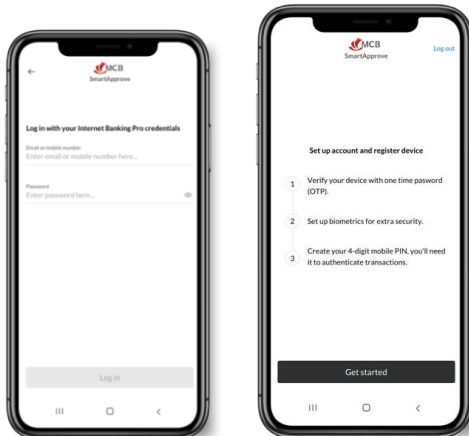
44.   How to register on SmartApprove?

Step1: Tap Register now

Step 2: Insert your credentials used to log in on Internet Banking Pro (email or mobile number) and click on Get started

- If mobile number, it should include the + sign and the country code (ex: +230...)

Click on the field where the masked mobile number is displayed to activate the Continue button

Step 4: Click on Continue so that the OTP screen is displayed, and insert OTP received on mobile number
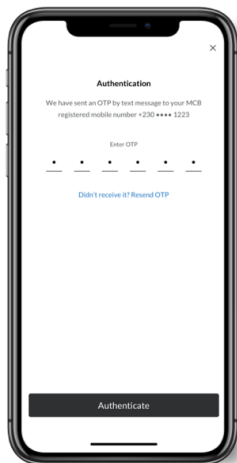
Step 5: Add extra layer of security (biometric)
Step 6: Create and confirm mPIN

45. Which operating system (OS) versions are compatible with SmartApprove?

sSmartApprove will be compatible with iOS14 and above for iPhone users and Android 6 and above for Android users.

46. Can I still use my token to approve my transactions?

SmartApprove is a unique tool to seamlessly approve transactions initiated on Internet Banking Pro.

47. How do I authorise a transaction with the new SmartApprove?

Please follow these steps:

• Log in on SmartApprove with the same IB credentials created on Internet Banking Pro (either email or mobile number).

• Click on the icon to view the list of transactions to be approved.

48. What is the alert icon ⚠ display next to foreign currency transactions?

This alert icon will be visible only for payments to a new beneficiary, an existing one with new account details, or a beneficiary to whom payments have not been made during the last 18 months.

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49. How secure is SmartApprove?

The industry-standard security measures have been used to ensure that your transactions and personal information are protected when transmitted online.

SSL (Secure Socket Layer '128-bit encryption') is used to protect the information being transferred over the Internet.

50. When will you be notified via your mobile phone?
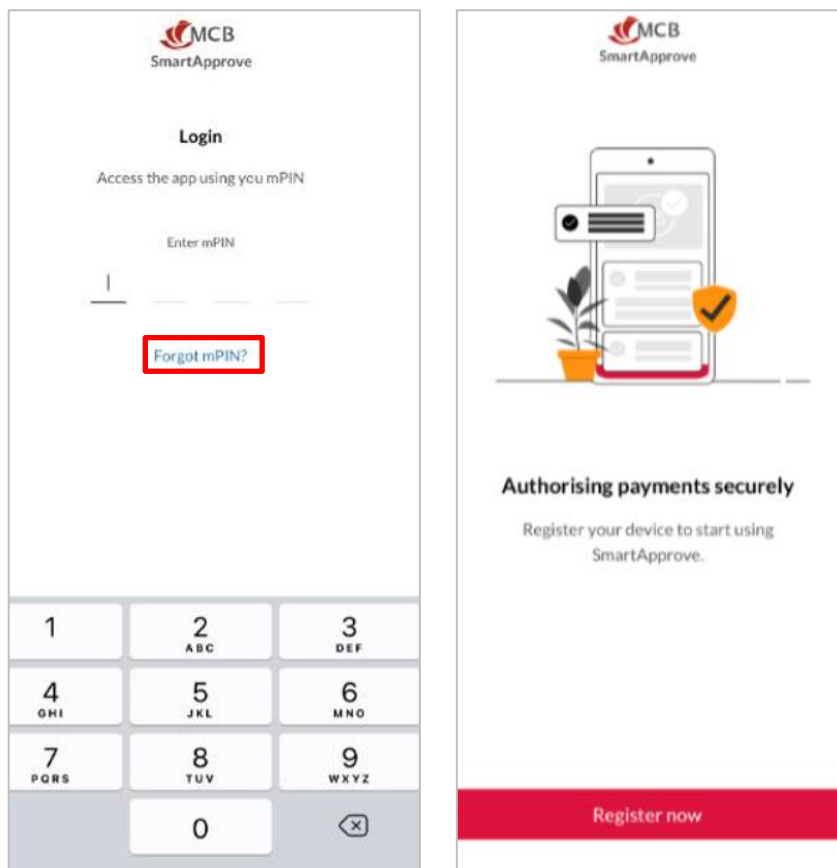
When you will be required to use SmartApprove to approve a transaction.

51. How much time do I have to authorise a transaction?

You will have 7 calendar days.

52. How to unlock my SmartApprove?

Click on forget Mpin and you will be re-directed to the onboarding process:

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New Terminologies on Internet Banking Pro

New Terminologies	Description
Contacts	The recipient/beneficiaries of funds when doing a transfer
Standing	Standing order
Batches	Relates to bulk payment and direct debit
Entered (ENT)	A transaction initiated and waiting for approval on the dashboard
Processed (PRO)	A transaction that has been authorized and fully processed
Accepted (ACC)	A transaction that has been approved and pending further processing or checks by the bank
Ready (REA)	A transaction that has failed to be processed by the bank. If you see such a status, please check your list of transactions to determine the status of your transfer before re-initiating same
Expired (EXP)	A transaction that has expired 7 business days after creation date and not yet approved.
Rejected (REJ)	This will mean that an initiated transaction has been rejected
Acknowledge (ACK) (for batches only)	File is being transferred to our Core Banking system for processing
Basic User	User that can initiate transactions, view and download statements and advices
Signatory user	User that can view accounts, validate new beneficiaries and authorise transactions
OTP	One time password sent via SMS or email

New details of status on SmartApprove

New status	Description
Entered	Transaction to be approved
Pending	Transaction pending to be approved
Processed	Transaction duly approved

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