

MCB Internet Banking

FAQs

About The Service

What is MCB Internet Banking?

MCB Internet Banking is a simple, hassle-free and secure internet banking service available to all MCB Visa Debit Card holder customers and Corporate Clients*.

Customer can access the service through Internet and Mobile browser.

**View Only.*

Why should I choose MCB Internet Banking?

Easy to apply! Any active Visa Debit card holders can Self Register for Internet Banking with ease.

Fast! Real time reflection of updated account information gives you more time to do other things.

Convenient! You can perform transactions at your comfort, anytime and anywhere.

Available 24/7! With this service, you can access your MCB Bank accounts 24/7.

Accessible worldwide! As long as you can access the Internet, you can access your mapped accounts through MCB internet banking, anywhere in the world.

No special software required! You don't need to purchase any special software. As long as you have a personal computer (PC) or smart phone, you are ready to start.

Wide range of services! Our wide range of online banking services allows you do bill payments, funds transfer, order cheque book, pay for credit card and much more.

Do I have to pay for this service / is there any extra charge for this service?

There are no charges for using this service.

Note: Charges may be levied at Bank's discretion after customer consent/confirmation.

Can I access this service overseas?

Yes. As long as you are able to access the Internet with the recommended internet browser, you will be able to access the service.

Recommended Browsers

1. Firefox
2. Google chrome
3. Safari
4. Opera

How do I update my email address/mobile number?

You need to call our 24/7 helpline 111-000-MCB (622) from your system updated number in order to get your email/mobile number updated.

Apply For MCB Internet Banking

Who can apply for this service?

Any MCB Bank account holder with an active Visa Debit Card at any MCB online branch in Pakistan can apply for this service through “Self Registration”.

Further Abroad customer can choose “Abroad” from drop down menu.

*A *corporate customer needs to contact parent branch to accord this service.*

**View Only*

How Do I Apply For This Service?

Customers who fulfill the above criteria needs to visit <https://www.mcb.com.pk/> , Select “MCB Internet Banking” from Digital Services & Click on the “Registration” button and follow below steps.

- Fill out the online form
- Provide you Visa Debit Card number
 - CVV number
 - Visa Debit Pin
- Select your user ID and submit
- You will receive a temporary password in your email
- Give that temporary password at the login page
- System will forcefully ask you to change your password

Kindly call the MCB Call Centre on (021) 111-000-622 for further assistance if needed.

How do I apply for this service as a customer living overseas?

For customers living abroad, MCB Internet Banking registration is a three step process.

1. Fill out the registration form available on our website.
2. Courier the duly signed AUTHORITY LETTER, also available on our website, at the address given below:

MCB Bank Ltd,

Virtual Banking Operation Unit

Information Technology Group

16th Floor, MCB Tower,

I.I Chundrigar Road, Karachi - Pakistan.

3. After we receive your authority letter we will process your application within 10 working days and email you your User ID & Password on your provided email address.

Login

What is my User-ID & Password for log-in?

Your User-ID & Password are unique secret words/characters which you create of your own choice during registration process. Each user has unique User-ID & Password to ensure confidentiality. You need both of them to log-in.

**User ID & Passwords are case sensitive.*

What if my Visa Debit Card (VDC) is blocked; can I still use MCB's Internet Banking?

Yes you can use MCB Internet Banking, as VDC is only required at the time of Self Registration.

What happens if I have forgotten my User ID/Password?

You need to call our 24/7 MCB Call Centre (021) 111-000-622 from your system updated number in order to confirm your user-id or password reset.

What if my MCB Internet Banking User-ID is locked?

As an added security, we protect your MCB Internet Banking access by tracking the number of login attempts. After 5 unsuccessful attempts system will automatically lock your MCB Internet Banking User-ID.

Also a session time-out feature is enabled in the system which ends your session automatically if your MCB Internet Banking session remains idle for 10 minutes.

What should I do if I suspect that my password has been compromised?

If you suspect that your password has been compromised, then immediately change your password after logging in by using “Change Password” option or call our 24/7 MCB Call Center 111-000-622 to get it locked.

Sitemap

It is a feature which will help you while tracking any option for MCB Internet Banking.

Account Information

Can I see a summary of my accounts?

Yes. You can see a summary of your account once you have logged-in to MCB Internet Banking by using option Accounts Account Summary.

Can I download my statement?

Yes. You can download your statement by selecting download format and click on the “Download” button available at the bottom of the page.

Note: This will not be an official bank statement copy.

How can I link my additional accounts with my MCB Internet Banking ID?

1. At the time of Self Registration you have the option to select your additional accounts to be linked with your MCB Internet Banking ID.
2. Further you can email us by using MCB Internet Banking “Mail Box” option by selecting subject “Link Additional Accounts”.
3. You need to mention complete 15 to 16 digit account number in the email body. Your request will be processed within 2 working days.

Note: Jointly operated accounts will not be facilitate for account linking requests except Primary customer having account with “Either or Survivor” mode of operations.

What is Spending analysis?

Spending analysis is an enhanced feature to track your transactions you have made through MCB Internet Banking, which gives you graphical view of your transaction.

Funds Transfer

Can I transfer funds to my other accounts and any MCB Bank account?

Yes. You can transfer funds from your one account to another account or any MCB Bank account. For any transfer in any account other than your own account, you first need to add that account as a beneficiary in order to transfer funds.

How do I register my beneficiary accounts?

In order to register a beneficiary account for fund transfers, kindly follow below steps:

- Payments
- Beneficiary Maintenance
- Select “Internal Account Transfer” and click on “Create Beneficiary Template”
- Enter mandatory fields information and click on “Add” button
- Press “Confirm” button and you will receive an auto generated “Random Transaction Pin” through SMS and email
- Enter received “Random Transaction Pin” and you will receive on screen confirmation

How do I delete my registered beneficiary?

In order to delete a beneficiary account already added, kindly follow below steps:

- Payments
- Beneficiary Maintenance
- Select “Internal Account Transfer” and click on “Search”
- Checkbox the desired account and press “Delete” and “Confirm” Button

How long do I have to wait before transferring funds added beneficiary account?

Once the beneficiary account(s) has been successfully registered, you may transfer funds on real time basis. You can follow below step for funds transfer.

- Payments > within Bank > Internal Account Transfer
- Select “Source Account”
- Select “Beneficiary Account” by clicking on "search" icon and press “Submit” to view list of beneficiaries.
- Select “Beneficiary” from the list and press “Submit” to transfer funds
- Press “Initiate” button and then Confirm on next screen for payment confirmation.

You will also receive an email confirmation for the transaction.

When should I Setup Standing Instructions/Pay Later instructions?

You need to “Setup Standing Instructions/Pay Later” instructions at least one business day before the transaction date.

What is the maximum limit on the amount of funds I can transfer?

Yes please refer to the following table for per day transaction limits:

Maximum per Day	Maximum per transaction
150,000/-	100,000/-

Inter Bank Funds Transfer (IBFT)

How do I register beneficiary of other banks account?

In order to register a beneficiary account for Inter Bank Funds Transfer, kindly follow below steps:

- Payments
- Beneficiary Maintenance
- Select “Inter Bank Funds Transfer”
- Click on “Create Beneficiary Template”
- Enter mandatory fields information
- Click on “Add” button
- Press “Confirm” button and you will receive an auto generated “Random Transaction Pin” through SMS and email
- Enter received “Random Transaction Pin”
- Press “Submit” you will receive on screen confirmation.

How do I delete my registered IBFT beneficiaries?

In order to delete a beneficiary account already added, kindly follow below steps:

- Payments
- Beneficiary Maintenance
- Select “Inter Bank Funds Transfer” and click on “Search ”
- Checkbox the desired account and press “Delete” and “Confirm” Button

How long do I have to wait before transferring funds to added beneficiary account?

Once the beneficiary account(s) has been successfully registered, you may transfer funds on real time basis. You can follow below step for funds transfer.

- Payments >> within Country >> Inter Bank Funds Transfer
- Select “Source Account”
- Select “Beneficiary Account” by clicking on search icon and press “Search” button to view list of beneficiaries. (don’t enter any detail in the fields of customer name/ID)
- Select “Beneficiary” from the list already added by you.
- Press “Submit” to transfer funds
- Press “Initiate” button and then “Confirm” on next screen for payment initiation.

You will also receive an email confirmation for the transaction.

When should I Setup Standing Instructions/Pay Later instructions?

You need to “Setup Standing Instructions/Pay Later” instructions at least one business day before the transaction date.

Is there a minimum/maximum limit on the amount of funds I can transfer?

Yes please refer to the following table for per day transaction limits:

Minimum	Maximum per Day	Maximum per transaction	Number of Transaction per Day
1/-	250,000/-	100,000/-	3

Bill Payment

What is Bill Payments?

Bill Payments is a service which allows you to make payments to any registered utility/Telco company.

What are the advantages of paying bills online?

Paying bills online saves you the hassle of writing cheques or queuing at the branch.

What is my consumer number?

Consumer number is mentioned on your printed bills.

How do I Pay my utility bill?

You will need to use the option “Bill Payments > Register Biller” in order to register a biller for bill payment. Further below are the steps you need to follow while adding beneficiary.

- Bill Payments > Register Biller
- Click on “Add New Biller”
- Enter mandatory fields information and click on “Submit” button
- Press “Confirm” button and you will receive an auto generated “Random Transaction Pin” through SMS and email.
- Enter received “Random Transaction Pin” and you will receive on screen confirmation of biller addition.

How long will it take for the payment to be received by the Utility organization?

Once the Biller has been successfully registered, you may make payments on real time basis. You can follow below step for Bill Payment.

- Bill Payments > Pay Bills
- Select “Source Customer, Biller and source account”
- Press “Submit”
- Press “Confirm” on payment confirmation screen.

You will also receive an on screen & email confirmation for the transaction.

Note: Bank will not be liable of any dues/charges, if payment not made successfully to the billing company due to any system error/failure.

What happens if there are insufficient funds in my account for payment instructions?

You need to ensure that sufficient funds are available in your account before the due date of the payment instruction. In case of insufficient funds, your payment instruction will be rejected.

When should I Setup Standing Instructions/Pay Later instructions?

You need to “Setup Standing Instructions” at least one business day before the payment date.

Note: Currently Standing Instructions Option is disabled for Bill Payments.

Can I delete my Set-up Standing Instructions?

Yes. You can delete any of your “Setup Standing Instructions” one business day before the payment date by following below easy steps:

- Payments > Recurring Transfer and Payments > Standing Instructions Cancellation
- Select “Source Account”
- Select “Transfer Mode” & Press “Submit” to acquire details
- Click on “Reference Number”
- Press “Confirm” button, upon which you will receive on screen confirmation of cancelation.

How can I delete my registered biller?

You need to simply select the biller from the list showing on Register Biller screen and click on “Delete” button.

How do I recharge my prepaid/postpaid mobile connection?

Login to MCB Internet Banking, after registering your mobile number as mentioned in “How do I Pay my utility bill” and select “Pay bill” option to make payments.

Note: Customer can't recharge his ported Pre/Postpaid mobile number.

Is there any limit for Utility/Mobile payments/top-ups?

You can make your bill payments on actual amount.

Credit Card

How can I register my credit card with MCB Internet Banking?

Login to your MCB Internet Banking and select “Cards Credit Card Register Credit Card”. Now enter your Credit Card number and its expiry.

You will receive an OTP (One Time Password) on your registered email address and mobile number, kindly enter received OTP and confirm it for successful registration of your Credit Card.

How can I de-register my credit card from MCB Internet Banking?

You need to email us by using MCB Internet Banking “Mail Box” option by selecting subject “DE-Link Credit Card”.

You only need to mention complete Credit Card number and its expiry in the email body. Your request will be process within 2 working days.

Can I make Payment of my registered Credit Card?

Yes you can make your registered Credit Card payment.

Can I pay minimum amount of Credit Card bill?

Yes you can pay minimum amount of Credit Card bill.

Can I check my registered Credit Card statement?

Yes you can check your registered Credit Card last generated statement.

Can I check my registered Credit Card unbilled transactions?

Yes you can check your registered Credit Card unbilled transaction.

Can I link any of my Friend/Family members Credit Card?

You cannot link any other credit card.

Can I link my supplementary Credit Card?

You cannot link your supplementary Credit Card.

Can I make payment for any other MCB Credit Card?

Yes you can make payment for any MCB Credit Card.

Mobile Browser

Do I need to download an application to access MCB Internet Banking on mobile?

There is no need to download any application to use MCB Internet Banking on mobile, all you just enter URL: www.mcb.com.pk in your mobile browser and Select “MCB Internet Banking” from Digital Services & Click on the “login” button, same you do in PC/Laptop.

Can I access my MCB Internet Banking on Tablet?

Yes you can access MCB Internet Banking on your tablet.

Can I access my MCB Internet Banking complete features on Mobile Browser?

There are some limited features available on mobile browser mentioned below:

Mobile Browser Features	
Functionality	Sub-functionality
Notifications	Mailbox-Compose Message Mailbox-Inbox Mailbox-Sent Message
Accounts	Account Activity Account Details My Accounts
Cheques Cheque Book Request	Cheque Book Request
Payments	Internal Transfer Own Account Transfer
Bill Payments	Pay Bill
Card	Credit Card Payment (Own / any MCB Credit Card) Credit Card Details
Services	FOREX Rates

Do I need a specific Mobile phone to use my MCB Internet Banking on mobile browser?

You can access MCB Internet banking on any Smart Phone mobile browser.

Do I need a separate User-ID & Password for Mobile Browser?

You can use same User-ID & Password which you use on MCB Internet Banking while logging through PC/Laptop.

SMS Banking

How to Activate

You can register for SMS Banking at the time of Self Registration and after logging in using option "Subscribe/Unsubscribe Banking Channel".

Self-Registration procedure

You receive the Welcome Message along with PIN on your registered email address. You need to change your SMS Banking PIN in order to start using the service by following below mentioned step.

To start using SMS Banking:

- Type CP, give space, then type <PIN> mentioned in email, give space and type PIN of your choice
- Send it to 6222

For example, if you receive XXXX as your PIN and want to change it to YYYY, type "CP XXXX YYYY" in write message option and send it to 6222.

Subscribe/Unsubscribe Banking Channel

After logging into MCB Internet Banking click "Customer Services Self Services Subscribe/Unsubscribe Banking Channel". Enter your mobile number in the field asking for "Mobile Number" and 4 digit numeric password in the "Password" field.

Can I use SMS Banking during residing abroad?

Yes as long as your local/Pakistani Mobile number is on roaming. You cannot avail SMS Banking on abroad mobile number.

Can I use SMS Banking with ported number?

Yes, as long as your portability is updated with our system. To update your portability you need to type “MCB” with capital letters in write message option and send it to “9460”. Further you will receive a confirmation on your mobile number about your current telecommunication company. After following this process you can use SMS Banking Service.

SMS Banking Codes

To use any of our SMS Banking services following are the codes with description.

Options	Codes	Send To
Balance Inquiry of Primary Account	BAL(Space)<PIN>	6222
Balance Inquiry of any other linked account	BAL(Space)<PIN>(Space)Full Account Number	6222
Mini-Statement of Primary Account	MS(Space)<PIN>	6222
Mini-Statement of any other linked account	MS(Space)<PIN>(Space)Full Account Number	6222
Change Pin Code	CP(Space)<Old PIN>(Space)<New PIN>	6222

Alerts

Alerts for fund transfer

Instant email alerts will be sent to your registered/provided email id and mobile number on every transaction that you conduct through your MCB Internet Banking. This will help you in keeping track of your transactions and in identifying any discrepancies.

Date and time stamp on login page

Every time you log in to MCB Internet Banking, your last login date and time will be available on the top of the page “Welcome (Customer Name)”. This will help you identify any unauthorized logins.

Paperless Statement

- Paperless statements will ensure that no one else gets your account statements but you.
- You can save time in retrieving your statements as well as have an archive to locate any of your earlier statements right at your desktop. It also helps in reducing clutter and avoids paper trail.
- Paperless statements will ensure that no one else gets your account statements but you.

Note: Customer can check his last 1 year statement through MCB Internet Banking.

Security

How does MCB Bank protect you?

Secured Login

The 128-bit encryption protects all data that is transferred between your Online MCB Bank Account, internet and your personal computer used by large scale online merchants, banks and brokerages worldwide. This is the highest level of encryption which secures your information online.

Virtual Keyboard Login

You can now use your mouse to log in with the new MCB online virtual keypad login screen. The virtual keypad is dynamic and the position of characters changes every time. This protects you from malicious 'Spyware' and 'Trojan Programs' designed to capture your keystrokes and reveal your password.

One Time Password (OTP)

Get the advantage of double protection with the One Time Password (OTP). It is a unique password which will be sent to your mobile number & email address registered with MCB for performing addition of any New Beneficiary, Bill registration, Credit Card registration & payment and Setting Alerts. This OTP acts as an additional layer of security to your login ID and password and the transaction you performs.

Please note that OTP received is for single activity/transaction with unique "Reference No" and will expire your session timeout/expire.

Encryption

Encryption is a method of scrambling your information to protect its transmission across the Internet. Encryption transforms data into an unreadable form and decryption reverses that process. Both encryption and decryption require the use of a special code, usually referred to as a key. The encryption of data provides a strong degree of protection against tampering while data is moving through the Internet.

Precautions

Besides maintaining the confidentiality of your MCB Internet Banking User ID & Password, you should take the following precautions:

- DO NOT reveal your ID and password to anyone, write down or use it where someone else can see.
- Change your password IMMEDIATELY, using the 'Change of Password' service, if you suspect it has been revealed.
- DO NOT use easily recognized numbers such as your telephone number etc. as your password.
- REMEMBER TO LOG OUT of the system and close your browser whenever you leave your computer, even for a short while.
- Clear your browser's cache on a regular basis so that your account information is removed. This is particularly important if you are using a shared PC. You should clear it after each session.
- Always use the latest recommended internet browser so that you are using the most updated security features available.

Call our phone banking immediately if you notice any unusual transactions on your account.

Mobile Security

Security Measures on Mobile browser

While using Internet Banking on your phone, your information is protected by the following security measures:

- Internet banking mobile interface does not store personal account information on your mobile device, so your account(s) is not exposed if your phone is lost or stolen.
- When you use internet banking through your mobile phone, your information is protected by 128-bit encryption, just as when you bank online on a PC or Laptop.

Ways to keep your information safe

- Secure your phone with a strong pass code or other privacy feature
- Do not store your bank account number or Password on your mobile phone
- Be careful when typing out your account number and password details on the mobile phone, especially while using the phone in a public spot, to prevent shoulder surfing
- Please report the loss of your mobile phone to the bank so that we may lock the User ID and access to your account.

- Take the same precautions on your mobile phone as you do on your computer with regard to messaging your account information, downloading applications and online safety.
- Be aware that email or SMS messages requesting for your personal identification number, account number or other information is certainly fraudulent.
- Download anti-malware protection for your mobile phone or tablet device.
- Do not root or jailbreak your mobile device to get around limitations set by your carrier or device manufacturer. It may remove any protection built into the device to defend against mobile threats.
- Be aware of everything you download onto your smartphone, especially applications. Only use reputed applications from the market. Look at the developer's name, check out reviews and star ratings. Always check the permissions an application requests and ensure that the requests match the features the application provides.
- You need to be aware of and take precautions regarding security issues with smartphones. You could still be at risk if not properly protected. Below are some methods by which you can stay protected while enjoying the benefits of mobile advancements.

Use a PIN/Key-lock code

The reasons for doing so are obvious - if a phone is lost, stolen or simply left unattended, anyone that picks it up will have unrestricted access. This could involve data being stolen, phone calls being made or unwanted services being registered for, and could result in considerable financial cost.

Many new phones offer a "pattern lock" - a personalized shape or pattern that is drawn on the screen to grant access, and this is often faster and of lesser hassle than entering a password. Alternatively a PIN code offers a numeric alternative to a standard password and can also save time. Obviously a password that is easy to guess is less secure - so avoid "1234", "password" and other common phrases.

Rooting your phone

Since rooting allows a user's access to system-level resources, it also opens up for potential infection by malware. Part of the reason why this critical data is inaccessible is to protect it from such threats, and while you may benefit from more flexibility in the short term, writers of malicious code can also benefit from full access to your device if it becomes infected.

Security software

Security software can help you avoid many of the potential dangers associated with smartphones and modern suites are tailor-made to address issues that are unique to handhelds. As well as offering more standard malware, spam and firewall protection this software can help you control your phone from afar. If your phone has GPS capabilities, it can show you the location of a device if it is lost or stolen.

Furthermore, it's possible to lock a device remotely, requiring password access on the handset or a specific unlock request to enable it. If a phone has simply been misplaced in the home, an audible alert request can be sent to the device to signal its location, and it's even possible to erase sensitive data remotely if you're sure it has found its way into the wrong hands.

How to Stay Safe Online?

Personal Firewall

- Firewall acts as a gatekeeper. It controls the information that goes to and from your computer.
- Firewalls prevent unauthorized access to your computer. They also protect your sensitive information from being transferred to unauthorized sources.
- Installing a personal firewall is important, especially if you are using a broadband connection.

Browsers

Although Internet browsers have built-in security, some Internet files that get downloaded to your computer whenever you are online may pose a security risk.

Anti-Virus Protection

Computer viruses can cause serious damage to your computer's performance. The following measures minimize the risk of your computer getting affected.

- Install anti-virus software on your computer.
- Configure the anti-virus software to automatically notify you when new updates are available for download.
- Perform a complete scan of your computer at least once a week.
- Configure the anti-virus software to scan all in-coming and out-going emails.

Anti-Spyware Protection

- Anti-virus software does not provide protection against spying or Trojan horse programs. In addition to having a personal firewall installed, ad/spyware scanner software is recommended to protect you against spying software.
- Install Anti-Spyware software on your computer. This software does a full system scan to detect any ad/spyware on a regular basis.
- Get this software updated regularly on your computer.

Protect Your Account Information

Online safe banking

- Change your MCB Internet Banking Password often.
- Do not send sensitive personal or financial information unless it is encrypted on a secure website.
- Act quickly if you suspect fraud.
- Keep your Internet Password confidential.
- Use a secure alphanumeric password that cannot be easily guessed. Do not use commonly used passwords like your vehicle registration number, birthdays, etc.
- Log off from MCB Internet Banking after you complete your transactions every time and then close your browser.
- Clear your browser cache regularly so that your browser does not store data.
- Avoid accessing MCB Internet Banking from a public/shared computer and if it is necessary use the virtual key board to login and clear the cache before leaving that device.
- Login to MCB Internet Banking regularly to monitor your transactions.
- Always remember to log out of your Internet Banking account and close your browser when you have finished.
- Never fill an email with input fields that ask you for sensitive data such as User ID, Passwords, VDC PIN and account number information.
- Check for the padlock in the address bar of your browser window (it indicates a secure site). You can click on this padlock to verify the websites “owners”.
- If you suspect a website is fraudulent, leave the website. Do not follow any of the instructions it may present to you.
- Add or bookmark the URL - <https://www.mcb.com.pk/> to your favorites to access information and carryout transactions on your MCB Bank Account.

Trends in Online Fraud

Fraudulent emails

The fraudulent email appears to be from a legitimate bank seeking to collect sensitive personal and financial information.

How to identify a fraudulent email?

- As a provider of online banking services, MCB Bank frequently communicates with its clients via email. The majority of these communications are to provide you with information and updates about our services
- If we request information from you, we'll always direct you back to a MCB Bank site using links. These are for your convenience - you can also reach our site (<https://www.mcb.com.pk/>) using your bookmarks. You can add any of the MCB Bank URLs to your list of favorites or bookmark them.
- If you use a link in an email from us, you can make sure that you are on a MCB Bank page by comparing it against the known URL you use to access your online banking application.

MCB Bank will never send you an email with any input fields asking you for your personal, account or other sensitive information.

