

Ex-NIB Bank Systems Integration with MCB Bank Systems

Service Downtime: 1:00 AM Saturday, November 4, 2017 to 4:00 AM Monday, November 6, 2017

FAQs

1. Why will MCB Banking Services not be available from 4th November to 6th November?
Due to integration of ex-NIB Bank and MCB Bank systems, all branches, ATMs, debit cards and other self-service channels of MCB will be unavailable from 1 a.m. 4 November 2017 till 4 a.m. 6 November 2017

2. What are the services/channels that will not be available during this downtime for system upgrade?

- a) Saturday & Sunday Open Branches
- b) MCB Debit Cards & ex-NIB Cards
- c) MCB ATMs and ex-NIB ATMs
- d) MCB e-Banking
- e) ex-NIB e-Banking
- f) MCB Mobile Banking

3. What are the services/channels that will be available with Limited Services during this downtime?

Service/ Channel	Limited Services
MCB POS	MCB Credit Cards and Cards of other Banks will be operational
MCB ecommerce/ Internet Card Acquiring	MCB Credit Cards and Cards of other Banks will be operational
MCB Credit Cards	No downtime (except at MCB ATMs)
MCB Call Center	No downtime (Financial Services will have limited availability, however Informatory services will be fully available)
MCB Lite Web Interface/ Mobile Application	Available for Wallet to Wallet Transfer and IBFT & Pass-it-On MCB Lite Visa Card (Available on Non-MCB ATMs & Merchant POS)
MCB Lite Visa Card	Available on MCB POS and Non-MCB ATMs & Merchant POS

4. When will banking services resume?

Services will be available with effect from 4:00 AM Monday, November 6, 2017

5. Will the MCB Branches that are open on Saturday & Sunday operate on Saturday, November 4, 2017 & Sunday November 5, 2017?

All MCB Branches will remain closed on both days, including the branches that open for some hours on Saturday.

6. What steps should I take to ensure that funds are available to me for usage over the weekend?

- i. You may withdraw required cash before Saturday, November 4, 2017 01:00 AM
- ii. You may transfer money to your MCB Lite mobile wallet before Saturday, November 4, 2017 01:00 AM
- iii. You may continue to use your MCB Credit Card on All Merchant Locations/ Non-MCB ATMs.
- iv. You may please perform your required transaction either before November 4, 2017 01:00 AM or after November 6, 2017 04:00 AM

7. Will my MCB Debit/ ex-NIB Debit Cards work at MCB POS Machines?

MCB Debit/ ex-NIB Debit Cards will not work on MCB POS Machines or POS Machines of other banks starting 1:00 AM Saturday, November 4, 2017 till 4:00 AM Monday, November 6, 2017.

8. Will my MCB Lite work during this period of downtime?

Yes, you will be able to use limited services on your MCB Lite provided funds are available in your wallet:

- i. MCB Lite Web Interface/ Mobile Application: Available for Wallet to Wallet Transfer and IBFT.
- ii. MCB Lite Visa Card (Available on Non-MCB ATMs & Merchant POS)

9. Will my MCB Credit Card work during this period of downtime?

Yes, MCB Credit Cards will continue to work on all Merchant Locations/ Non-MCB ATMs

10. When will I receive funds against Clearing Cheques submitted on Friday, November 3, 2017?

The cheques deposited before 1:00 pm on Friday shall be sent for clearing process and accordingly its effects will reflect on Monday; however the funds will be available by Tuesday. Furthermore, the cheques submitted after 1:30 pm on Friday will be sent for clearing on Monday.

11. Will I receive 'Home remittance' in my account or in cash on Saturday, November 4, 2017?

Foreign Remittances can be collected in cash or will be credited to your account on Monday, November 6, 2017.

12. Will outward foreign remittance services be available on Friday, November 3, 2017 or Saturday, November 4, 2017?

Outward foreign remittance services will be available on Friday, November 3, 2017 but not on Saturday, November 4, 2017.

13. Will I receive local Inter Bank Fund Transfers (through RTGSS) in my account on Saturday, November 4, 2017?

No, local remittances will be credited to your account on Monday, November 6, 2017.

14. Will cheques issued to me by the Bank OR cheques issued by me, continue to be acceptable?

All existing cheques will be acceptable.

15. Can I report my MCB Debit/ Credit or ex-NIB Debit Cards as stolen/ lost during the downtime period?

Yes, you can report the same at our 24/7 Call center and have stolen/lost cards blocked.

16. Can I request for stop payment of my cheque during the downtime period?

You can request stop payment during branch banking hours on Friday, November 3, 2017 or on Monday, November 6, 2017. No payment against a cheque will be processed on Saturday, November 4, 2017.

17. Can I transfer funds using MCB Mobile Banking and/or MCB e-Banking during the downtime period?

No, services from MCB Mobile Banking & MCB e-Banking will be unavailable during the downtime period

18. Can I pay Utility Bills via MCB Call Center during the downtime period?

No, Utility Bill Payment services will be unavailable during the downtime period.

19. Can I pay Mobile Post-Paid Bills or Buy Mobile Top-Ups via Call Center using MCB Visa Debit Card during the downtime period?

No, Mobile Post-Paid Bill payments or the purchase of Mobile Top-Ups will be unavailable starting from Saturday, November 4, 2017 (01:00 AM) till Monday, November 6, 201 (04:00 AM).

20. Will the MCB Call Center be available for services during the downtime period?

Yes, the MCB Call Center will be available 24/7 with limited services as mentioned below:

Call Center Services (Available/ Not Available) during System Down time		
Call Center	Account Inquires	Not Available
	Complaint Logging	Available
	Internal Fund Transfer	Not Available
	Mobile Payment	Not Available
	Utility Bill Payment	Not Available
	Credit Card Bill Payment	Not Available
	Donations Via Call Center	Not Available
	Branch e-statement service (e-form)	Not Available
MCB Visa Debit Card	Card Activation	Available via TPIN only
	Card Blocking	Available
	Card Transaction Inquiry	Available
	PIN Generation	Available via TPIN only
MCB Lite	Activation (Subject to sufficient funds in wallet)	Available
	PIN Reset	Available
	Internet Session	Available
	Card Blocking	Available
	Card Transaction Inquiry	Available
	PIN Generation	Available
MCB Credit Card	Activation	Available
	Blocking	Available
	PIN Refresh through OLA	Available
	Card Inquiries	Available
	Bill payment through Credit Card	Not Available
MCB Mobile	All Services	Not Available
Internet Banking	All Services	Not Available
Branch SMS Alert	All Services	Not Available