

M90 Branches Separation from MCB Bank and movement Into MIB Bank Systems

Service Downtime: Friday, June 01, 2018 04:00 PM to Monday, June 04, 2018 07:00 AM

Frequently Asked Questions (FAQs)

1. Why are MCB Banking Services not available?

The downtime is due to the separation of 90 branches (M90) from MCB Bank and transfer to MCB Islamic Bank (MIB).

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

Service/ Channel	Down Time
Saturday and Sunday Open Branches	Friday, June 01, 2018 04:00 PM to Monday, June 04, 2018 07:00 AM
MCB Debit Cards	
MCB ATMs	
MCB Internet Banking	
Mobile Banking	

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

Service/ Channel	Limited Services
MCB POS	MCB Credit Cards and Cards of other Banks will be available for POS transactions

MCB ecommerce/ Internet Card Acquiring	MCB Credit Cards and Cards of other Banks will be catered
MCB Credit Cards	No down-time
MCB Call Center	No down-time (Financial Services will be limited, 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 Monday, June 04, 2018 07:00 AM

5. Will the Saturday and Sunday-Open MCB Branches operate on Saturday, June 02, 2018 and Sunday, June 03, 2018?

All MCB Branches (including M90 branches) will remain closed including the branches that open for some hours on Saturday and Sunday.

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

- i. You may Withdraw Cash before Friday, June 01, 2018 04:00 PM
- ii. You may Transfer Money to your MCB Lite before Friday, June 01, 2018 04:00 PM
- iii. You may continue to use your MCB Credit Card on All Merchant Locations/ Non-MCB ATMs.

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

MCB Debit Cards (including ex-NIB Cards) will not work at MCB POS Machine starting Friday, June 01, 2018 04:00 PM to Monday, June 04, 2018 07:00 AM.

8. Will my MCB Lite work?

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?

Yes, please continue to use your MCB Credit Card on All Merchant Locations/ Non-MCB ATMs

10. When will I receive funds against Clearing Cheques submitted on Thursday, May 31, 2018?

Funds realized against your deposited Cheques on Thursday, May 31, 2018 will be cleared on Monday, June 04, 2018.

11. Will I receive 'Home remittance' in my account or in cash on Friday, June 01, 2018?

Foreign Remittance if received by the bank before 04:00 PM on Friday can be collected in Cash or credited into account on Monday, June 04, 2018.

12. Will my outward foreign remittance be processed on Friday, June 01, 2018 or Saturday, June 02, 2018?

Yes, outward foreign remittance will be processed on Friday, June 01, 2018 but not on Saturday, June 02, 2018.

13. Will I receive local Inter Bank Fund Transfer (through RTGS) in my account on Friday, June 01, 2018?

Yes, all local remittances through RTGS will be credited in your account the same day i.e. on Friday, June 01, 2018. RTGS services are not available at SBP's end on Saturday, for the entire banking industry.

14. Will the 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 as stolen/ lost?

Yes, you can report the same at our 24/7 Call Center and get them blocked.

16. Can I request for stop payment of my cheque?

You can request stop payment during branch banking hours on Friday, June 01, 2018 or on Monday, June 04, 2018. No payment against a cheque will be processed on Saturday, June 02, 2018.

17. Can I transfer funds using MCB Mobile Banking and/or MCB Internet Banking?

No, services from MCB Mobile Banking & MCB Internet Banking will be unavailable starting Friday, June 01, 2018 (04:00 PM) till Monday, June 04, 2018 (07:00 AM) due to the integration exercise.

18. Can I pay Utility Bills via MCB Call Center?

No, Utility Bill Payment services will be unavailable starting from Friday, June 01, 2018 (04:00 PM) till Monday, June 04, 2018 (07:00 AM).

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

No, Mobile Post-Paid Bill payments or purchase of Mobile Top-Ups will be unavailable starting from Friday, June 01, 2018 (04:00 PM) till Monday, June 04, 2018 (07:00 AM).

20. Will MCB Call Center be available for service?

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

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	Not Available
	Card Blocking	Available
	Card Transaction Inquiry	Available
	PIN Generation	Not Available
	Warm Card Activation	Not Available
MCB Lite	Activation (Subject to sufficient funds in wallet)	Available
	PIN Reset	Available
	Internet Session	Available
	Card Blocking	Available
	Card Transaction Inquiry	Available
MCB Credit Card	PIN Generation	Available
	Activation	Available

	Blocking	Available
	PIN Refresh through OLA	Available
	Card Inquiries	Available
	UBPCC through Credit Card	Available
MCB Mobile	All Services	Not Available
Internet Banking	All Services	Not Available
Branch SMS Alert	All Services	Not Available

Specific FAQs for M90 branches customers

21. If I am a M90 Customer, will my Card/ Self Service Channels continue to operate after this integration exercise?

Due to the separation of your account/branch from MCB Bank and transfer to MCB Islamic Bank (MIB), please note that your Debit/ATM Card, E-Banking, SMS Alerts & E-statements will stand discontinued with effect from 04:00 PM on 01 June 2018. Please visit your branch or call MIB's 24/7 Phone Banking at 111222642 to obtain these services at MIB's platform.

22. If I am a M90 customer, will my account numbers remain the same or will they change?

Yes, the account number will change. Those customers whose account/ branch is being transferred from MCB to MIB (M90 branches only) will have their new account number communicated to them through a personalized letter from MIB.

23. If I am a M90 customer what are the services/channels that will be available during this downtime?

MCB Contact Center (111-000-622) and MIB Phone Banking (111-222-642) will be available with limited services.

24. If I am a M90 customer, can I report my MCB Debit Card as stolen/ lost during the downtime period?

Yes, you can report the same at MCB Contact Center and have stolen/lost cards blocked.