

MCB Mobile

FAQs

Who is eligible to use this service?

Any MCB Bank's customer with an active MCB Debit Card can use this service. If you do not have an MCB Debit Card please call us at 111-000-622.

Do I need a specific mobile connection for this service?

MCB Mobile service will work with any local Prepaid or Postpaid Telco connection. A mobile connection is primarily required to receive OTP and transactional alerts.

Do I need an internet connection to use MCB Mobile?

MCB Mobile service requires an active internet connection for usage.

Is number portability supported for MCB Mobile?

This is a special case, so the portability disclaimer will be communicated at the time of activation. Certain features of the service may not work with ported mobile phone numbers.

What are some of the ways through which I can access MCB Mobile service?

MCB Mobile service can be accessed in the following two ways:

1. MCB Mobile app available for download at Google's Playstore or Apple's App Store
2. Desktop Interface using any Internet enabled device from any internet browser by visiting www.mcbmobile.com

If I don't have Internet on my mobile phone, can I still use this service?

Yes, you can use MCB Mobile service through any other internet enabled device including a laptop or a Personal Computer by visiting www.mcbmobile.com

What are the charges for MCB Mobile service?

The MCB Mobile service charges are PKR 300 + FED deducted annually from the date of activation.

Are there any other charges?

Most transactions (financial & non-financial) done through MCB Mobile service are free of cost, but charges are applied for Inter Bank Fund Transfer (IBFT) and some other bill payments as per the Schedule of Charges.

Is MCB Mobile service smart and secure?

Yes. MCB Mobile is smart and secure, because:

- You can use any smart device to access this service through a mobile app or desktop interface.
- No information is stored on your mobile phone which means that your PIN is never exposed even if your mobile handset is lost or stolen.
- All transactions are secured with advanced encryption methodologies.

How do I register for MCB Mobile service?

You can register for MCB Mobile service by:

- Calling MCB Call Center at 111-000-622
- Visiting your MCB branch

How do I activate MCB Mobile service?

You can activate MCB Mobile service by:

- Calling MCB Call Center at 111-000-622

What does MCB Mobile's card blocking feature do when I select it in the menu?

This de-activates the debit card temporarily. For re-activation of your debit card simply call 111-000-622.

What are the payment limits on MCB Mobile?

- A. Daily financial limit = PKR 500,000 (which includes funds transfer within MCB Bank, pre-paid top ups & post-paid bills, utility bills and donations)
- B. Daily financial limit for Inter Bank Fund Transfer (IBFT) = PKR 500,000
- C. Over-all daily financial limit (A + B) = PKR 1,000,000
- D. Credit card bill payment is as per actual outstanding balance and is not counted in the Daily Over-all Daily financial limit

What if I forget my Mobile PIN?

Simply call at 111-000-622 to reset your MCB Mobile Pin.

How do I change my mobile number tagged with MCB Mobile?

For mobile number change, the customer must call MCB Call Center at 111-000-622.

How do I change my Debit Card tagged with MCB Mobile?

For Debit Card change, the customer must call MCB Call Center at 111-000-622.

How do I deactivate MCB Mobile?

For service deactivation the customer must call MCB Call Center at 111-000-622.

Can I use MCB Mobile if I am traveling outside Pakistan?

Yes, you can. But you need to have an active internet connection and international roaming enabled on your mobile connection in order to receive the OTP which is required at the time of login.

What else can I expect from this service?

This is a fast growing payment channel and is constantly evolving. You can expect new functionalities and payment types being introduced on regular intervals.

Where can I get more information about the service?

You can learn more about this service by calling MCB Call Center at 111-000-622 or by visiting <https://www.mcb.com.pk/personal/mcb-mobile> over the internet.

What is One Time Password (OTP)?

OTP is a 6 figure numeric code sent to customers on their registered mobile number. One Time Password (OTP) has been introduced as an additional security feature by 'MCB Bank' to protect customer's account(s). OTP is confidential and should not be shared with anyone, even if the person claims to be an MCB Bank official. Please ensure that your mobile number is updated with us to be able to authenticate your login.

What is the advantage of having an authentication mechanism through OTP for Login?

The advantage of having an OTP authentication mechanism is that even if the credentials (details) of the customer (like username, password, ATM pin etc.) are compromised/ stolen, OTP authentication mechanism will ensure that any fraudulent/ unauthorized logins are not done through your MCB Mobile services.

Why does the customer need to enter OTP for Logging in?

This is an additional authentication required for logging in. With this added security feature, the customer can have a greater peace of mind knowing that without inputting the OTP, login activity will not be completed.

When will the customer need to enter OTP?

The customer will need to enter the OTP every single time he/she want to log in to MCB Mobile.

I am entering correct OTP but it still states incorrect?

If you have tried to log in multiple times, multiple OTPs will be generated. Every new attempt will generate a new OTP. You will have to enter the latest OTP in order to log in successfully.

What should I do if I do not receive OTP on my mobile number registered with MCB Bank?

This may be due to the following reasons:

- A. The mobile number registered for the use of MCB Mobile is not your current mobile number
- B. In case your registered mobile number with the Bank is ported out, Please SMS MCB to 9460 to ensure receiving SMS alerts from the Bank.

Can I use the same OTP multiple times?

No. OTP is a dynamic password and is valid for one time login. For security reasons, each OTP can only be used for 1 login authentication only.

From where will I receive my OTP?

You will receive OTP from 6222 ONLY (MCB Bank's official SMS code).

Are there any charges for using the OTP?

The Bank does not charge customers for receiving OTP. This service is completely free.

What if the customer receives the message “Already logged in”?

If the customer receives such a message, the customer must wait for 5 minutes and login again

What if the customer receives the message “Invalid OTP Reference”?

This message is displayed when the customer has entered invalid OTP. The customer must use one of the two links labeled “Login” or “Logout” on the user interface in order to go back to the Login Page. And remember, do not press the “Back” button or “Refresh” button of the browser, since it will generate Exception 500 Error.

What if the customer receives the message “Exception 500 Error”?

If the customer receives the “Exception 500 Error”, the customer must re-enter the URL (www.mcbmobile.com) in the address bar of the browser and login again.

What is auto-pick-up facility?

It is an additional feature of the MCB Mobile App specifically designed for the OTP. With this feature the Mobile Banking App is able to take the OTP details from your SMS inbox to “auto-pick-up/ auto-populate/ fill in” the OTP field at the time of login. This feature creates convenience for the customer, as the customer will not have to manually enter the OTP details, currently it is available on all Android based mobile phones ONLY.

Is auto-pick-up facility for OTP available on all mobile operating systems?

The OTP auto-pick-up facility is only available for Android based mobile phones. It is not available on phones with operating systems like Windows by Microsoft and Apple’s iOS.

Can I share my Account/ Card Details, PIN/ Password through email, SMS or a phone call?

Never share your Account/ Card Details, PIN/ Password through email, SMS or a phone call. Keep them confidential.

Does MCB Bank ever call its customers from 111-000-622?

MCB Bank never calls its customers from 111-000-622. Please do not share your personal information if you receive a call claiming to be from MCB Contact Center (111-000-622).

What is *BE AWARE, STAY SAFE*? And how I can learn more about this initiative?

Launched in the year 2018, “BE AWARE, STAY SAFE” is a public service initiative of MCB Bank, intended to educate Banking Consumers and Pakistanis in general about new age fraud tactics, promote safe electronic banking and prevent possible lapses. The initiative is aimed to raise awareness about how to keep oneself safe from falling prey to a range of fraud types asking for your personal and financial information such as pin code, CVV, OTP etc. Learn more by visiting: https://www.mcb.com.pk/quick_links/be-aware-stay-safe