

MCB Mobile - Frequently Asked Questions

1. What is MCB Mobile?

MCB Mobile is the mobile banking solution offered by MCB Bank. With MCB Mobile you can perform almost all of your transactions using just your mobile phone. This includes bill payments, fund transfers (including Internal Funds Transfer and Inter Bank Funds Transfer), Top-ups and lots more.

2. Why should I use MCB Mobile?

MCB Mobile enables you to fulfill your banking needs from the comfort of your home, office or on the go. All you need is a compatible mobile device, an internet connection & your MCB Mobile login credentials.

3. How do I register for MCB Mobile?

Registering and activating the MCB Mobile app on your phone is a quick and simple process. Before you can use the new app, you will need to register for MCB Mobile by following one of the below steps:

- Visit any MCB Bank branch with a valid CNIC and a branch representative will register you for MCB Mobile
- Call MCB Contact Center at 111-000-622 and a customer care representative will help you register for MCB Mobile

4. Is MCB Mobile supported on all operating systems and phone sets?

MCB Mobile is only supported on devices running Android 4.1/iOS 11 and above operating systems. Furthermore, for Apple Phones MCB Mobile is only compatible with iPhone 6 and above.

5. Is MCB Mobile accessible on rooted mobile phones/mobile devices?

MCB Mobile is not accessible on rooted mobile phones/devices to restrict unauthorized/malicious access to your secure banking credentials. In case you are facing this issue, please use an authorized mobile phone or contact your phone manufacturer for resolution.

6. What is 'PIN'?

Personal Identification Number (PIN) is a type of password. It is required for following scenarios while using MCB Mobile:

- At the time of login

7. What can I do if I forget my PIN?

Please call MCB Contact Center at 111-000-622 to reset the PIN.

8. What is 'OTP' and what is it used for?

OTP stands for 'One Time Password'; it is a 6 digit numeric code sent to customers on their MCB registered mobile number for the following scenarios:

- At the time of first login (device registration)
- For adding any beneficiary
- While performing any financial transaction

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 receive OTP.

9. What if OTP is not received on registered mobile number?

In following scenarios OTP can be delayed or not received by customer:

- If the mobile number is ported on another network, customer will have to type MCB in the message text & send it to 9460 to update the mobile network
- Network issue/or blocking of 6222 on the mobile phone
- When service is down
- In case you are overseas and International roaming is not available on your phone number

10. Will MCB Mobile service be affected if my mobile number is “ported”?

While MCB Mobile will not be directly affected if you port your mobile number, you may face difficulty in receiving transactional alerts and OTP SMS messages in a timely manner. Customers with ported mobile numbers are required to type MCB in SMS text and send to 9460, so we may update details pertaining to your mobile network in our records to ensure smooth SMS delivery at all times.

11. What services can I avail on MCB Mobile?

You can avail the following services:

- Non-Financial Services/Transactions:
 - View Multiple Account Details
 - View transaction history (last 10 transactions)
 - E-Statement (last 6 months)
 - Beneficiary Management
- Financial Services/Transactions:
 - Utility Bill Payments
 - Mobile Bills and Top ups
 - Internal Funds Transfer to:
 - MCB Bank Accounts
 - MCB Lite
 - MCB Mobile (Latest version of MCB Mobile App will be required by both Beneficiary and Sender for this)
 - Inter Bank Funds Transfer
 - MCB and Other Bank Credit Card Bill Payments

12. Are there any service charges for using MCB Mobile?

Yes, there are service charges for MCB Mobile (as per the latest Schedule of Charges + FED).

13. Are there any other charges?

Most transactions (financial & non-financial) conducted through MCB Mobile Banking are free of cost, but charges are applied for Inter Bank Funds Transfer (IBFT) and select other bill payments as per the Bank's Schedule of Charges. However, to encourage use of digital channels during COVID-19, the Bank has waived all charges till further notice.

14. How do I add a beneficiary?

You can add a beneficiary by clicking (+) sign under the Transfers/ Payments section in Beneficiary Management option. An OTP will be sent to your registered mobile number for validation.

15. How do I delete a beneficiary?

You can delete a beneficiary by swiping it to the left on your Android and by clicking the Bin Icon on iOS based phones in Beneficiary Management option.

16. Can I pay MCB Bank and other Bank Credit Card bills through MCB Mobile?

Yes, you can pay credit card bills of the following banks:

- MCB Bank Limited
- Allied Bank Limited
- Bank Alfalah Limited
- Faysal Bank Limited
- Habib Bank Limited
- JS Bank Limited
- Silk Bank Limited
- Askari Bank Limited
- United Bank Limited
- Standard Chartered Bank (Pakistan) Ltd.

17. At the time of performing any financial or non-financial transaction, the error ‘Host not responding’ is being displayed?

‘Host not responding’ error occurs when the service is temporarily down, due to a technical issue. Please login again and try to perform the transaction after a short duration. In case you face this issue on a recurring basis, please call MCB Contact Center at 111-000-622 for support.

18. What should I do if I have a query which is not answered here?

Please call MCB Contact Center at 111-000-622.

19. 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. All this information is confidential and should not be shared with anyone, even if the person claims to be an MCB Bank official.

20. 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 Representative.

21. How can I temporarily block my MCB Mobile service?

Please call MCB Contact Center at 111-000-622 for temporary blockage of MCB Mobile service.

22. How can I re-activate my MCB Mobile service if it is temporarily blocked?

Please call MCB Contact Center at 111-000-622 for the reactivation of your blocked MCB Mobile service. Biometric Verification is suspended till further notice as directed by SBP and process for re-activation will be through MCB Contact Center as earlier.

23. How can I de-register my MCB Mobile service?

Please call MCB Contact Center at 111-000-622 to de-register MCB Mobile service.

24. What will happen if I change my mobile phone number?

In case you change your mobile phone number and would like to use the new number for MCB Mobile, you will have to call MCB Contact Center at 111-000-622 for initiating a mobile number change request.

25. What is BE AWARE, STAY SAFE?

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

26. Can I learn more on how to protect myself from digital frauds?

All customers are encouraged to go through the Terms and Conditions of MCB Mobile which covers topics related to fraud awareness. You can also find more details on how to protect yourself from digital frauds by visiting: https://www.mcb.com.pk/assets/documents/BASS_Security_Tips.pdf