



Bank for Life

Frequently Asked Questions (FAQs)

Q1: What is MCB Live?

MCB Live is a digital banking platform offered by MCB Bank which allows its account holders to avail online banking services via web or mobile apps.

Q2: Why should I use MCB Live?

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

Q3: Who is eligible to use MCB Live?

MCB active account holder will be eligible to use MCB Live.

Q4: I am an existing MCB Mobile user, how can I login MCB Live?

You need to create your account on MCB Live again by creating user ID & Password.

Q5: Can I login MCB Live using my old MCB Mobile credentials i.e. Registered Mobile number & Login Pin?

No, you need to register yourself on MCB Live again.

Q6: What are the services offered by MCB Live?

The services offered by MCB Live include:

a) Self-Registration

b) Accounts:

- View transaction history
- View accounts
- View Mini statement (Last ten transactions)
- View the transactions performed in the current month
- View E-statement (statement of maximum last 3 years can be viewed & downloaded)
- Apply Cheque Book
- Perform Cheque Inquiry
- Initiate stop Cheque Request
- Perform E-statement Subscription & Un-subscription real time
- Set Account Preference
- View Notification & Alerts
- View & Download Withholding Tax Certificate

c) Credit Cards:

- Apply New Credit Card
- View Credit card Details
- View Statement
- Perform Card Payment
- Block/ Cancel Card in real time
- Update Limits
- Initiate request for Card Replacement
- Change Pin in real time
- Initiate Request for Supplementary Card
- Track Service Request Related to Credit Card

d) Debit Cards

- View Card Details
- Allow International Use

- Allow Ecommerce Use
- Perform Debit Card Pin Change in real time
- Temporarily Block & unblock the Card
- Activate Debit Card

e) Roshan Digital Accounts

Note: (Features available for Roshan Digital Accountholders (Resident & Non-Resident only)

- Investment in Naya Pakistan Certificate
- Premature Investment Request
- Roshan Equity Investment
- Opening of CDC (Central Depository Company) Account
- Payment to CDC (Central Depository Company)
- Request for a Repatriation

f) Transfer:

- Perform Beneficiary Addition
- Funds Transfer & Interbank Funds Transfer
- Quick Transfer (without registering the Payee)
- Manage Payee i.e. Pay using the added payee, Edit & Delete Payee
- Give Donations

g) Bill Payment:

- Educational Institute
- Utility Companies
- Mobile Postpaid Bill Payment
- Perform Top-Up
- 1 BILL Payments :
 - o Other Bank Credit Card Payment
 - o 1 BILL Invoice
 - o 1 BILL Top-up

h) My Limits:

Manage accounts limits within bank assigned limits

i) Account Settings:

- Change Password
- Set One time Password (OTP) Preference
- View Contact Information
- Set Primary Account

j) ATM & Branch Locator

k) Register Complaint

l) Contact Us

Q7: I have MCB account, but no ATM/Debit Card. Can I still register to MCB Live?

Yes, you can register to MCB Live without a MCB ATM/Debit Card. All you need is an active MCB Bank account (e.g. ID based accounts including "Either or Survivor")

Q8: How can I register on MCB Live?

a) Local Accountholder with valid/active Debit Card:

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC) type & Date of Birth
- Enter the Active Debit Card Details
- After verification, enter the registered mobile number, Enter OTP of 6 digits received on registered mobile number
- After OTP for validation, create User ID & password.
- Accept terms & conditions
- User will be registered & activated on MCB Live successfully

b) Roshan Digital Accountholder (Resident Customers) with valid/active Debit Card:

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC) type & Date of Birth
- Enter the Active Debit Card Details

- After verification, enter the registered mobile number, Enter OTP of 6 digits received on registered mobile number
- After OTP for validation, create User ID & password.
- Accept terms & conditions
- User will be registered & activated on MCB Live successfully

c) Local Accountholder without Debit Card (Account based registration):

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC)type & Date of Birth
- Enter the Account Number and registered mobile number, enter 6 digit OTP received on registered mobile number
- After OTP validation, create User ID & password.
- Accept terms & conditions
- User will be registered on MCB Live successfully

d) Roshan Digital Accountholder (Resident customers) without Debit Card (Account based registration):

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC)type & Date of Birth
- Enter the Roshan Digital Account Number and registered mobile number, enter 6 digit OTP received on registered mobile number
- After OTP validation, create User ID & password.
- Accept terms & conditions
- User will be registered on MCB Live successfully

e) Roshan Digital Accountholder Non-Resident customers :

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC) type & Date of Birth
- Enter the Roshan Digital Account Number & registered email address, Enter 6 digit OTP received on registered email address
- After OTP validation, create User ID & password.
- Accept terms & conditions
- User will be registered on MCB Live successfully

f) Non – Resident Pakistani (NRP)

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC) type & Date of Birth
- Enter the Account Number & registered email address, Enter 6 digit OTP received on registered email address
- After OTP validation, create User ID & password.
- Accept terms & conditions
- User will be registered on MCB Live successfully

Q9: If I am a local Resident with active debit card will I able to login on MCB Live?

Yes, MCB live will be automatically be activated for you after registration.

Q10: If I am a local Resident with no, inactive, temporarily or permanently blocked Debit Card, will I be able to use MCB Live after Registration?

No, you have to activate MCB Live to login on the app & web portal through calling MCB Contact Center. Non-financial & financial rights will be provided after activation.

Q11: If I am a Roshan Digital Account (Resident) user with no, inactive, temporarily or permanently blocked Debit Card, will I be able to use MCB Live after Registration?

No, you have to activate MCB Live to login on the app & web portal through calling MCB Contact Center. Non-financial & financial rights will be provided after activation.

Q12: I am a Roshan Digital Account (Non-Resident) user; will I be able to use MCB Live after Registration?

Yes, you will be able to login on MCB live after registration & perform non-financial transaction. For activating financial rights you need to activate MCB Live.

Q13: I am a Non Resident MCB account holder; will I be able to use MCB Live after Registration?

Yes, you will be able to login MCB live after registration & perform non-financial transaction. For activating financial rights you need to activate MCB Live.

Q14: How can I activate MCB Live?

a) Local Accountholder with valid/active Debit Card:

- If you have a MCB Debit Card then your MCB Live account will automatically be activated upon registration
- b) Roshan Digital Accountholder (Resident) with valid/active Debit Card:
 - If you have a MCB Debit Card then your MCB Live account will automatically be activated upon registration

c) Local Accountholder without Debit Card:

- After successful registration, customer needs to call at MCB Contact Center (111-000-622) for the activation of his/her MCB Live account.

Note: This will be followed for customers with Inactive, temporary & permanent blocked Debit Card

d) Roshan Digital Accountholder (Resident) without Debit Card:

- After successful registration, customer needs to call at MCB Contact Center (111-000-622) for the activation of his/her MCB Live account.

Note: This will be followed for customers with Inactive, temporary & permanent blocked Debit Card

e) Roshan Digital Accountholder (Non- Resident):

- You will receive an activation link on 1st email & activation code on 2nd email
- After clicking on the link received on the registered email address follow the instructions mentioned in the email to complete the registration process & activate MCB Live account

OR

- Call MCB Contact Center (111-000-622) from registered contact number and activate financial transactions on his/her MCB Live account.

f) Non-Resident Pakistani (NRP) Customer

- You will receive an activation link on 1st email & activation code on 2nd email
- After clicking on the link received on the registered email address follow the instructions mentioned in the email to complete the registration process & activate MCB Live account

OR

- Call MCB Contact Center (111-000-622) from registered contact number and activate financial transactions on his/her MCB Live account.

Q15: What is OTP (One Time Password) and what it is used for?

OTP (One Time Password) is a 6-digits numeric code sent to customers on their registered mobile number or email and is being used for:

- For adding any beneficiary
- Performing any Financial transaction
- Payee/Biller Addition

One Time Password (OTP) provides an additional security feature to protect customers account(s) from being used for any unauthorized/fraudulent transaction. OTP is confidential and must not be shared with anyone, even if the person claims to be an MCB Bank official. Please ensure that your mobile number/Email address must be updated in the bank record for receiving OTP.

Q16: I haven't received OTP (One Time Password) on my registered mobile number or Email address?

Please make sure that:

- You should be connected to the network
- In case you have changed your mobile number: Type "MNP" (Mobile Number Portability) in the message text & send it to MCB short code 9460 to update your mobile network.
- Ensure that short Code 6222 is not blocked
- Check your registered mobile number or email address
- If the problem persists please call MCB Contact Center

Q17: Will MCB Live service be affected if I change my mobile number?

While MCB Live will not be directly affected if your mobile number is changed, however you may face difficulty in receiving transactional alerts and OTP via SMS in a timely manner.

Customers with updated mobile numbers are required to type "MNP" in SMS text and send to 9460, so that details pertaining to your mobile network are updated in our records to ensure smooth SMS delivery at all times.

Q18: Is there a mobile version of MCB Live?

MCB Live is available for iOS, Android & Huawei users.

Q19: Is there a web version of MCB Live?

Yes, you can access MCB Live from your desktop computers, laptops or tablets.

Via <https://mcblive.com/?page=login-form>

Q20: Is MCB Live supported on all operating systems and phone sets?

MCB Live is supported on devices running Android 6.01 / iOS 11 and above operating systems. Furthermore, MCB Live is compatible with iPhone 6 and above.

Q21: What are the recommended browsers for accessing MCB Live?

MCB Live is best viewed with:

- Google Chrome version 70.0.3578 and above
- Mozilla Firefox version 63 and above
- Internet Explorer version 11 and above
- Microsoft Edge 44 and above
- Safari version 10 and above

Q22: I have multiple accounts with MCB Bank. How do I link them with MCB Live?

All your individual as well as joint accounts (with either or survivor operating instructions only) opened against the Global Id will be automatically available on MCB Live application.

Q23: How to enable alternate login using Biometric/Face Login functionality on MCB Live app?

- Enter username and password on login screen.
- Click on enable Biometric/Face Login option and press Sign In.
- The application will ask you to allow MCB Live app to store Device ID, choose allow.
- Please scan your finger or perform facial recognition to confirm.
- It will enable (if configured on device) your biometric/ face recognition option for all subsequent logins.

Q24: How to deactivate Biometric login functionality on MCB?

From the side menu icon of MCB Live application, please select the "Alternate Login" tab to uncheck the "Biometric/Face Login" option on the main login screen.

Q25: I have forgotten my Username. What should I do?

You can retrieve your user name through following mediums:

- a) MCB Live Portal
- b) Contact Center

a) MCB Live Portal – Forgot Username:

- Click on the Forgot Username option available on the MCB Live
- Enter the details for verification
- Enter the CNIC, ATM Card Number, ATM PIN & Expiry
- Press confirm
- User will receive 'Username' on registered mobile number or email address

b) MCB Contact Center – Forgot Username:

- Call MCB Contact Center at 111-000-622 to retrieve Username
- After proper verification, contact center officer will send MCB Username via SMS/ email.

Note: If you do not have a MCB Debit Card you can retrieve your Username by calling MCB Contact Center for retrieving Username

Q26. I want to retrieve my Username but do not have Debit Card?

You should call MCB Contact Center 111-000-622 to retrieve your username.

Q27: I have forgotten my password. What should I do?

You can recover your password in two ways through MCB Live portal or by calling MCB Contact Center

a) MCB Live Portal – Forgot Password:

- Click on the Forgot Password option available on MCB Live You will be asked to enter the details for verification
- Enter your User Name, ATM Card Number, ATM PIN & Expiry
- Press confirm
- Enter 6 digits OTP received on registered mobile number / email address

- You will be asked to reset your password by entering old password, new password & confirm password
- Your password will be reset successfully

b) MCB Contact Center – Forgot Password

- Call MCB Center at 111-000-622 if you have forgotten your MCB Live password
- After proper verification, contact center officer will send a link on your registered mobile number or email address.
- Click on the provided link to create a new password
- Enter old password, new password & confirm password
- Your password will be reset successfully

Note: If you do not have a MCB Debit Card you can retrieve your password by calling MCB Contact Center

Caution: Please do not share your username or password with anyone

Q28. I want to reset my password but do not have Debit Card?

You can call MCB Contact Center 111-000-622 to reset your password

- Call MCB Contact Center at 111-000-622 for resetting password
- After proper verification, contact center officer will send a link on registered mobile number or email address.
- Click on the link to create a new password
- Enter old password, new password & confirm password
- Your password will reset successfully

Q29. How can I change my MCB Live Password?

- On dashboard, click on the Main Menu option. Select the option ‘Account Settings’
- Under submenu click on option ‘Change Password’
- On Change password screen, user will be asked to enter old password, new password & confirm password
- Enter OTP of 6 digits received on registered email address or SMS
- Password will be reset successfully & user will be intimated via SMS or email

Q30: Are there any subscription charges for using MCB Live?

No, there are no service charges for MCB Live Subscription or Activation.

Q31: Are there any transactional charges?

Most of the transactions including bill payments, Mobile Top Ups, Donation payments conducted through MCB Live are free of cost except for Inter Bank Funds transfer (Other Bank) which will be applicable as per prevalent schedule of bank charges.

Sr. no	Transaction	Charges
1	Bill payment	Free
2	Mobile Top Up	Free
3	Government Payment	Free
4	Donation	Free
5	Funds Transfer	Free
6	IBFT	Rs. 200 or 0.1% (Whichever is lower) of the transaction amount exceeding monthly IBFT free limit of Rs.25000/- Inclusive of all applicable FED/ Service Tax etc

Q32: Who can I pay using MCB Live Service?

You can transfer funds to any account in Pakistan. You can also pay bills with just few clicks

Q33: How can I access “Add a new Payee” option?

Paths to access Add New Payee Option:

You can access Add New Payee option in three ways:

1. From Manage Payees option available at Quick Links card on Dashboard
2. From Menu > Select Payments > Select Manage Payees.
3. You can add new Payee after performing any fund transfer transaction from "Add as Payee" button.

Q34: How to add Payee for Funds Transfer within MCB Bank

Steps to Add New Payee within MCB:

- Click on option ‘Add New Payee’

- Add Payee screen will be displayed, Enter the 16 digit account number & nick name
- Verify the account title & press confirm
- Enter 6 digit OTP received on registered email address/ mobile number
- After entering 6 digit OTP , Payee will be added successfully & user will be intimated via SMS or email

Q35: How to Add New Payee for IBFT using account number?

Steps to Add New Payee for IBFT using account number:

- Click on 'Add New Payee' option, a screen will be displayed Enter Payee Name, select the option 'Other Bank' for performing inter bank funds transfer, from the 'Select Bank' field select the desired 'Bank Name', enter the account number as per IBFT guidelines, enter the nickname & press Confirm
- On next screen details will be displayed, verify the account title of the beneficiary. After verifying the details, press confirm
- 6 digit OTP will be send to you for verification, enter the OTP & press submit
- Beneficiary will be added successfully. You will be sent an email or SMS on your registered email address/ mobile number
- On manage Payee screen & in the list of existing beneficiary added beneficiary will be displayed

Q36: How to add Payee for IBFT using IBAN Number?

Steps to Add New Payee for IBFT using IBAN number:

- Click on 'Add New Payee' option, a screen will be displayed Enter Payee Name, select the option 'Other Bank' for performing inter bank funds transfer, select 'IBAN', from the 'Select Bank' field select the desired 'Bank Name', enter the 24 digit IBAN number, enter the nickname & press Confirm
- On next screen details will be displayed, verify the account title of the beneficiary & Bank Name. After verifying the details, press confirm
- OTP of 6 digits will be send to the user for verification, Enter the OTP & press submit
- Beneficiary will be added successfully.

Q37: How can I access “Add a new Biller” option?

Paths to access Add New Payee Option:

You can “Add New payee” in three ways

1. From Manage Billers option available at Quick Links card on Dashboard
2. From Hamburger Menu > Select Payments > Select Manage Billers
3. You can add new Biller after performing any transaction by selecting “Add as Biller” button

Q38: How can I add a new Biller?

Steps to “Add a new Biller”:

- On Pay Bill Screen, select the 'Category' of the Bill Payment
- After selecting the Payment Category list of available billers under that category will be displayed
- Select the desired Biller & enter consumer number as per the Biller guidelines
- After entering the Consumer number, validate the Bill by clicking on validate button
- On clicking on 'Validate' details of the biller will be displayed i.e. Customer Name, Bill Due date, Bill Amount before due date & after due date, amount payable, After validating the bill details click on Confirm
- Verify the Bill Details & press confirm
- enter OTP of 6 digits received on registered mobile number & email address
- After entering the OTP, beneficiary will be added successfully. User will receive intimation via SMS or email

Q39: Adding Payee/Biller is necessary for transferring funds or paying bills?

No, it is not necessarily required. Customer can transfer money and pay bills without adding payee/biller through Quick Transfer/ Quick Pay option.

Q40: What is meant by Quick Transfer & Quick Pay?

Quick Transfer & Quick Pay option allows you to transfer funds & pay bills without adding beneficiary (payee or biller)

Q41: How can I access the Quick Transfer option on MCB Live?

- a. Click on the Funds Transfer option from Quick Links & Select “Quick Transfer”
- b. From the hamburger menu option, select option Transfer >> Quick Transfer

Q42: How can I perform Quick Transfer?

- Click on the Funds Transfer option from Quick Links & Select “Quick Transfer”
- On Quick Transfer screen, enter the account number, desired amount & press confirm
- On next screen, details of the added beneficiary will be displayed. Verify the account title & press confirm
- Enter OTP of 6 digits received on your registered email address or mobile number
- Funds will be transferred within MCB Successfully

Q43: How can I access the Quick Bill Pay option on MCB Live?

- a. Click on the Payment option from Quick Links & Select "Quick Transfer"
- b. From the hamburger menu option, select option Payment >> Quick Bill Pay

Q44: How can I perform Quick Bill Pay?

- On dashboard, click on the hamburger option on the top left corner, From the hamburger, click on 'Bill Payment' option
- From the sub category, click on option 'Quick Bill Pay'
- Quick Bill Pay screen will be displayed
- Select the Biller Category
- After selecting the biller category, list of the Biller names will be displayed
- Enter the consumer number, select the account & validate the consumer number
- After validation of consumer number verify the amount to be paid & press submit
- Verify the Bill details again & press submit
- Enter OTP of 6 digits received on registered email address or mobile number
- Payment will done successfully

Q45: Will my Funds be transferred instantaneously?

Yes funds will be transferred instantaneously

Q46: Will my bills be paid instantaneously?

Yes you will be able to pay bills instantaneously

Q47: What is the difference between Mini Statement and Full Account Statement?

Mini Statement is a quick view of your few recent (last ten) transactions with closing balance whereas Full Account statement provides you the convenience to view and also to download detailed transactions anytime, with the option to view last 30-days or 90-days transaction history. You can also specify date range of your choice for viewing full account statement. E-statement can be downloaded for maximum last three years

Q48: How to view my daily transaction limit and how can I change my allowed limits?

Login onto MCB Live, Go to main menu, Go to Account Settings and then click on Limits option where you can view and adjust your daily transaction limits of MCB Live within the Bank as per your accounts assigned limit profile

Q49: How to mark any transaction as favorite?

MCB Live application provides the feature of marking transactions as favorite. If you need to repay to the same person then you can mark favorite at the time of successful transaction. At the end of each transaction, either FT/IBFT, it offers the option to mark your transaction as favorite. Using this option, you can save your frequently perform transactions in the list of favorite transactions. It offers you to perform the same transaction in future quickly without need to enter beneficiary detail, amount etc. details again.

Q50: Can I temporarily block my MCB Live service?

Yes, customer can call MCB Contact Center at 111-000-622 to temporarily block his/her MCB Live service.

Q51: How can I unblock my "MCB Live" account?

You can unblock your MCB Live account by calling MCB Contact Center 111-000- 622 from your registered number. After verification Contact Center will un-block you for MCB Live.

Q52: Can I pay other bank's credit card bills through MCB Live?

Yes, other bank's credit card bills can be paid using 1Bill service of MCB Live.

Q53: What is the advantage of assigning a nickname to an account?

You can personalize an account number by giving it a nickname. This way you will be able to easily identify it.

Q54: How can I activate my MCB Debit Card?

Activate your card through the MCB Live Application:

- Login to your MCB Live account
- From the Main Menu
- Select Account > Current & Savings > Debit Cards > Select inactive Debit Card
- Change the card status to "Active" by clicking the button
- Generate a 4 digit New Debit Card PIN & Confirm 4 digit New Debit Card PIN
- An OTP will be sent to your registered mobile number/e mail address for verification
- After successful OTP validation your debit card will be activated

Q55: Can I use any characters (a, 1,*3) to generate my Debit Card PIN?

No only numbers can be used to generate PIN.

Q56: How can I manage my Debit Card via MCB Live?

A customer can view the details of his/her Debit card(s) where customer has the option to apply for new/replace, temporary block/unblock card, enable/disable e-commerce or international usage or change PIN. Debit Card option will be made available in the Quick Links section & in the main menu.

Q57: How can I change my MCB Debit Card PIN?

You can change the PIN of your MCB Debit Card through MCB Mobile Application.

- Login to your MCB Live Application
- Select Account > Current & Savings > Debit Cards > Manage Cards> Change Debit Card PIN
- Enter your Old PIN
- Enter your New PIN & Confirm your new PIN
- OTP will be sent to your registered mobile number for verification
- Enter OTP and successfully change your PIN

Q58: What to do if my Debit Card PIN is not working?

In case you are facing difficulty while entering your Debit Card PIN contact MCB Contact Center 111-000-622.

Q59: Can I activate my permanently blocked card?

No, you cannot activate your permanently blocked debit card via MCB Live.

Q60: Do I need to activate my online session before shopping online?

Yes you will have to activate your e-commerce session before shopping online

Q61: How can I temporarily block my Debit Card via MCB Live?

- Click on 'Manage Debit Card' Option available under 'Quick Links' Section
- Select Account Number
- Debit Card screen will be displayed with an 'image of Debit Card' along with Card Status & 'Manage Card' Option
- Click on 'Manage Card' Option available on the virtual card being displayed
- A New Screen will be displayed with following options with their status
 - Temporary Block
 - Allow International Use
 - Allow E-commerce Use
- On the right side of the 'Temporary Block' Option, turn the Allow button On
- A dialogue box will be displayed asking for confirmation for Debit Card Blocking, Press 'Yes'
- Debit Card will be temporarily blocked successfully

Q62: How can I unblock my temporarily blocked Debit Card via MCB Live?

- Click on 'Manage Debit Card' Option available under 'Quick Links' Section
- Select Account Number
- Debit Card screen will be displayed with a 'image of Debit Card' along with Card Status & 'Manage Card' Option
- Click on 'Manage Card' Option available on the virtual card being display
- A New Screen will be displayed with following options with their status
 - Temporary Block
 - Allow International Use
 - Allow E-commerce Us
- On the right side of the 'Temporary Block' Option, turn the Allow button Off
- A dialogue box will be displayed asking for confirmation for Debit Card Blocking, Press 'Yes'
- Enter 6 digit OTP send on registered email address press confirm
- Debit Card Will be unblocked successfully

Q63: How can I activate my E-commerce Session on Debit Card via MCB Live?

- On Dashboard, Click on 'Manage Debit Card' Option available under 'Quick Links' Section
- Select Account Number
- Debit Card screen will be displayed with a 'image of Debit Card' along with Card Status & 'Manage Card' Option
- Click on 'Manage Card' Option available on the virtual card being displayed
- A New Screen will be displayed with following options with their status
 - Temporary Block
 - Allow International Use
 - Allow E-commerce Use
- Turn on the 'Allow' button on the right side of the 'Allow Ecommerce Use' Option
- Enter the 6 digit OTP sent on registered mobile number or email address
- E-commerce Usage should be activated successfully

Q64: How can I enable International Usage on Debit Card via MCB Live?

- Click on 'Manage Debit Card' Option available under 'Quick Links' Section
- Select Account Number
- Debit Card screen will be displayed with a 'image of Debit Card' along with Card Status & 'Manage Card' Option
- Click on 'Manage Card' Option available on the virtual card being displayed
- A New Screen will be displayed with following options with their status
 - Temporary Block
 - Allow International Use
 - Allow E-commerce Use
- Turn on the 'Allow' button on the right side of the 'Allow International Use' Option
- Enter the OTP send on registered mobile number or email address
- Internal Usage will be activated successfully

Q65: How can I de-activate my International Usage Session on Debit Card via MCB Live?

- On Dashboard, Click on 'Manage Debit Card' Option available under 'Quick Links' Section
- Select Account Number
- Debit Card screen will be displayed with a 'image of Debit Card' along with Card Status & 'Manage Card' Option
- Click on 'Manage Card' Option available on the virtual card being displayed
- A New Screen will be displayed with following options with their status
 - Temporary Block
 - Allow International Use
 - Allow E-commerce Use
- Turn off the 'Allow' button on the right side of the 'Allow International Use' Option
- Enter the OTP send on registered mobile number or email address
- Internal Usage should be de-activated successfully

Q66: What is a term deposit?

A term deposit is a type of fixed deposit in which funds are held by the Bank for the duration specified by the customer on a relatively attractive rate. Profit is paid based on the type of term deposit opted for by the customer.

Q67: Am I eligible to book a term deposit?

To check your eligibility, you need to visit nearest MCB branch.

Q68: How can I book a term deposit?

Booking term deposit functionality through MCB Live will be available soon however, you can visit any MCB branch to avail such facility.

Q69: What features are available for term deposits?

Currently customers can view their term deposits accounts and related details along with term deposit account statement. More features to come very soon.

Q70: Can I apply for a new cheque book via MCB Live?

Yes, you can apply for a new Cheque book through MCB Live.

Q71: How can I apply for a new Cheque book via MCB Live?

- From the Hamburger/ Menu option, click on option 'Accounts' >> 'Current & Saving', from the submenu click on option 'Cheque Book Request'
- Select the account against which 'Cheque Book Request' to be initiated select the no. of leaves, verify the delivery location, view disclaimer, cheque book charges, & press submit
- Verify the details & press Confirm:
- Enter OTP of 6 digits received on registered email address
- On clicking submit, Cheque Book Request will be initiated successfully & on screen confirmation for cheque book initiation will be displayed along with the with reference number. Further User will receive SMS of successful cheque book request initiation on email address or Mobile Number

Note: Your cheque book will be delivered to your parent branch. You will have to collect it from the respective branch

Q72: Can I stop mark my cheque via MCB Live?

Yes, you can stop mark your cheque via MCB Live.

Q73. How can I mark the Cheque stop?

- From Hamburger Menu > Account> Current & Saving Account> Cheque Book > Stop Cheque
- Enter the "Cheque Number" and click on "Submit" button as shown in following screen:

- On screen status of the cheque can be displayed i.e. Cancelled, Stopped, used or Unused
- Enter the Cheque Number, specify Reason & Press Submit

Q74: Can I perform cheque status inquiry via MCB Live?

Yes, you can check your cheque status via MCB Live.

Steps to perform Cheque Status Inquiry:

- Click on Hamburger option, select option 'Current & Saving Account'. From the sub menu bar, click on option 'Cheque Status Inquiry'
- You will be required to enter the "Cheque Number" and click on "Submit" button
- On screen status of the cheque can be displayed i.e. Cancelled, Stopped, used or Unused

Q75: What is Manage Credit Card in MCB Live?

A customer can view the details of his/her credit card(s) where customer can apply for new/replace card, temporary block/unblock, enable/disable e-commerce or international usage or change his/her debit card PIN. Debit Card option will be made available in the Quick Links section & in the Hamburger menu

Q76: Can I change my Credit Card PIN via MCB Live?

Yes, you can change your Credit card PIN via MCB Live.

From Main Menu > Manage Credit Card > Change PIN

Q77: I forgot my existing Credit card PIN code, could I generate new one with MCB Live?

No, currently this facility is available only at MCB Contact Center.

Q78: Can I apply for Supplementary Card via MCB Live?

Yes, you can apply for supplementary Credit card via MCB Live.

From Main Menu > Manage Credit Card > supplementary Credit Card.

Q79: Can I lodge a complaint via MCB Live?

Yes, you can lodge a complaint via MCB Live under complaint section.

Q80: Can I download Withholding Tax certificate via MCB Live?

Yes, you can download Withholding Tax certificate via MCB Live.

From Main Menu > Select Certificate > Withholding Tax certificate

Q83: How can I deposit funds in my MCB Roshan Digital?

1. The account can only be funded by foreign inward remittances originating from the account holder himself/herself through formal channels (banks or money transfer companies). No other credit/deposit would be allowed.
2. The account cannot be funded from within Pakistan, except the following:
 - the profit and principal repayment against the investment made through the account in the Naya Pakistan Certificate
 - Investment in Pakistan Stock Exchange,
 - Investment in GOP Securities (T-Bills and PIBS)
 - Rent from the property purchased under "own Real estate option"
 - Sale proceeds of own Real Estate option
 - All other legitimate purposes locally as allowed under the relevant Foreign Exchange regulations including online banking (bill payments in Pakistan, Inter/ Intra bank Funds Transfers in Pakistan) and cash withdrawal in Pakistan.

Q84: Can I invest in Naya Pakistan Certificates (NPC)?

In order to invest in NPCs, you should have Roshan Digital Account in MCB Bank in one of the following two variants:

- Roshan Digital Account PKR (only Non Resident RDA Customers)
- Roshan Digital Account FCY (available in USD, GBP & EUR)

For investing in foreign currency denominated NPCs, the customer must have a Roshan Digital Account in foreign currency. Similarly, if the customer wants to invest in PKR denominated NPCs, a Roshan Digital Account in Pak Rupees must be opened with MCB Bank.

For detailed information about NPC, kindly refer to the NPC Information Sheet available on the Banks website & Digital Account Portal. (should be available in MCB Live as well)

Q85: In which currency I can purchase NayaPakistan Certificate?

You can invest in NayaPakistan Certificate in following currencies only

- PKR
- USD
- EUR
- GBP

If you have an account in PKR currency you can invest in PKR currency only. If you have a multicurrency account i.e. GBP, EUR, USD, AED, SAR, CAD, CHF, CNY, you can invest in only GBP, EUR & USD currency

Q86: If a customer already maintains an account with MCB, can the existing account be used for investing in NPCs?

No. For investments in NPCs, the customer has to open a Roshan Digital Account.

Q87: How can I invest in Naya Pakistan Certificates (NPC) using MCB Live?

- On dashboard, click on the Roshan Digital Account (RDA) option available under 'Quick links' section All the functionalities available for Roshan Digital Account (RDA) users will be displayed, Click on 'NayaPakistan Certificate' option
- NayaPakistan Screen will be displayed
- Select the source account, Product Type (Conventional or shariah), Desposit Tenor, enter amount as per provided guidelines & press confirm

Note: Incase of source account is in PKR currency, Investment currncy will be auto selected in PKR. For FCY account, a drop down menu will be displayed with following currencies (GBP, EUR, USD)

- Verify the details & press confirm
- Enter the 6 digit OTP (One Time Password) received on registered email address & press confirm
- After entering OTP (One Time Password) request will be successfully initiated.
- Once the branch process the request you will be informed via email

However, in case of any assistance, customer can contact us at dap@mcb.com.pk or call us at +92 42 3259 5598 (Monday - Friday: 9AM - 5PM PST) where our branch staff will be more than willing to assist you.

Q88: What is the form, types and tenors of the NPC (Naya Pakistan Certificate)?

The Naya Pakistan Certificate is available in both Conventional and Shariah Compliant forms with short-term and long-term tenors. Automatic roll-over facility is not available. Customers also have the option to invest in both PKR and USD denominated Naya Pakistan Certificates. There is no limit on the maximum investment that can be made.

The tenors for the respective NPCs are as follows:

- USD denominated: 3-Months/ 6-Months/ 12-Months/ 3-Years/5-Years or any other tenor allowed by SBP
- PKR denominated: 3-Months/ 6-Months/ 12-Months/ 3-Years/5-Years or any other tenor allowed by SBP

The minimum investment amount for the respective NPCs is as follows:

- USD denominated: USD 5,000 and integral multiples of USD 1,000
- PKR denominated: PKR 100,000 and integral multiples of PKR 10,000.

The rate of return for NPCs will be communicated by the State Bank of Pakistan from time to time.

Q89: How can I encash my investments?

- On dashboard click on Roshan Digital Account (RDA) option available under 'Quick Link' section
- From the Roshan Digital Account (RDA) functionalities, select the option 'Premature Encashment', Premature encashment screen will be displayed
- Select the IPS account against which premature encashment request to be initiated, account title against the selected account will be displayed, select the product Type (Conventional or Shariah). After providing the required information, click on 'View Certificate'
- IPS Certificate against the selected IPS account will be displayed, select the desired IPS certificate & review the terms & conditions. After accepting the terms & condition, click on 'Proceed'.
- Enter OTP of 6 digits send on registered email address & press confirm
- Premature Encashment Request will be initiated successfully & user will receive confirmation via email

Q90: How can I repatriate my funds?

- On dashboard, click on the Roshan Digital Account (RDA) option available under payment section
- Select the option 'Repatriation' option from the Roshan Digital Account (RDA) list
- Repatriation screen will be displayed
- Enter the required information & select the currency in which user wants to repatriate funds. Press Submit after entering all the details

- On next screen details will be displayed, verify the bid, offer, applied & converted amount. Provide consent before proceeding by marking check & press Confirm
- Enter OTP of 6 digits received on email & press confirm
- Repatriation request will be initiated successfully & will be processed by the branch with 2 working days

Q91: How can I open CDC (Central Depository Company) Account (Roshan Equity Investment)?

Steps to initiate Roshan Equity Investment Request (For RDA non Resident Customers only)

- On dashboard, click on the Roshan Digital Account (RDA) option available under payment section
- Select the option 'Roshan Equity' from the Roshan Digital Account (RDA) list
- After selecting the Roshan Equity option, Disclaimer/ notice by CDC (Central Depository Company) will be displayed in English by default. User can review the terms & condition in Urdu too. Provide consent by selecting 'I accept' & click on Proceed
- Terms & condition will be displayed, after reviewing the terms. Provide consent & click on proceed further
- On Next screen List of Broker, terms & condition of CDC (Central Depository Company) & source account.
Note: Only Roshan digital account in PKR currency will reflecting in the account list i.e. Account Type (OPP & OPS) will reflect in the list only. Provide consent & click on submit
- Request will be initiated successfully. Once the request is processed by CDC (Central Depository Company), users account will be opened

Q92: How can I perform payment to CDC (Central Depository Company)?

Steps to initiate Payment to CDC (Central Depository Company);

- On dashboard, click on the Roshan Digital Account option available under payment section
- Select the option 'CDC Payment' from the Roshan Digital Account list
- Select the account number, enter amount & click on 'Pay'
- Verify the details & press confirm
- Enter OTP of 6 digits received on registered email address & press confirm
- CDC payment will be initiated successfully & will be credited to CDC account in real time

Q93: How can I manage my MCB Credit Card in MCB LIVE?

A customer can view the details of an existing Credit Card linked to their account by selecting the manage Credit Card option against a specific card on the Credit Card page.

Q94: What features are currently available of Credit Card in MCB LIVE?

Following Credit Card features are being offered to customers:

- Review Credit Card Profile
- Review Credit Card Details
- * Credit Limit
- * Available Limit
- * Outstanding Payable by the Due Date
- * Current usage including billed/un-billed transactions
- Apply for Credit Card
- Apply for a supplementary Credit Card
- Credit Card Activation
- Credit Card PIN generation and PIN change facility
- Activation/De-activation of Credit Card for online and its usage on different channels within and outside Pakistan.
- Credit Card Bill Payment
- Utility & Telcos bill payment through Credit Card
- Request to Replace Credit Card
- Request to enhance Credit Card Limit
- E-Statement & E-Alert Activation on Credit Card
- SMS Alert subscription
- Temporary Credit Card Blocking and Un-blocking facility
- Credit Card Statements current and previous statements upto last 2 years.
- Card Blocking (Basic or Supplementary Cards) in case of lost/stolen
- Card Cancellation request (Basic or supplementary card)

Now, you can activate your new Credit Card and generate a PIN code without the need of calling the MCB Contact Center.

Q95: Can I activate my MCB Credit Card?

Yes, you can activate your Credit Card via MCB Live.
Select Menu > Manage Credit Card > Activate Credit Card

- Select the inactive card
- Change the card status to “Active” by clicking the button
- Generate a new PIN & confirm new PIN
- Click the Activate button
- An OTP will be sent to your registered mobile number for verification

Q96: Can I use any characters (a, 1,*) to generate my PIN?

No only numbers can be used for a PIN.

Q97: Can I change my MCB Credit Card PIN?

Yes, you can change your Credit Card PIN via MCB Live

Select Menu > Manage Credit Card > Change PIN

- Enter your old PIN
- Enter your new PIN & Confirm your new PIN
- OTP will be sent to your registered mobile number for verification
- Enter OTP and successfully change your PIN

Q98: What can I do if my PIN is not working?

In case you are facing difficulty while entering your PIN, please call the MCB Contact Center 111-000-622 for assistance.

Q99: What is temporary blocking of a Credit Card?

This option allows you to keep your Basic or Supplementary Credit Card temporarily blocked and/or activated as and when required for usage on different channels.

Q100: Can I Temporary Block and Unblock my Credit Card via MCB LIVE?

Yes, you can Temporary Block and/or Unblock your Credit Card via MCB Live.

- Select Menu > Manage Credit Card > Temporary Block Unblock Credit Card

Q101:What is Card Blocking?

The Card blocking facility enables you to block your Credit Card in case it is lost or stolen

Q102:Can I activate a permanently blocked card?

No, you cannot activate your permanently blocked Credit Card via MCB Live. However, a request for a replacement card can be logged through MCB Live.

Q103: Can I request a replacement Credit Card via MCB Live?

Yes, you can replace your Credit Card via MCB LIVE.

Select Menu > Manage Credit Card > Replace Credit Card.

Q104: Can I apply for new Credit Card via MCB Live?

Yes, you can apply for a new Credit card via MCB Live.

From Main Menu > Manage Credit Card > Apply New Credit Card.

Q105: Can I apply for Supplementary Card via MCB Live?

Yes, you can apply for a supplementary Credit Card via MCB Live.

From Main Menu > Manage Credit Card > Supplementary Credit Card.

Q106: Can I protect my Credit Card against misuse?

Now you can keep your card temporarily blocked or keep your desired channels disabled to avoid misuse of your Credit Card. You can activate your Credit Card and desired channels as and when required from Select Menu > Manage Credit Card > Allow Channel Activation/De-activation/ Temporary Block Unblock Credit Card

Q107: Can I activate/de-activate my Credit Card for use via different channels?

Yes, you can activate/de-activate on the following channels to use your Credit Card via MCB Live:

- International Transactions (in case of domestic usage only please keep this channel deactivated)
- ATM: Domestic use only
- POS: Domestic use only
- E-Commerce: Domestic and International Transactions including subscription and mail order transactions.
Select Menu > Manage Credit Card >
- Just click on the desired channel for activation/deactivation
- An OTP will be sent to your registered number
- After successful OTP verification, your card will be blocked for the selected channel

Q108: Can I pay my Utility Bills Mobile Postpaid, Mobile Top up & Govt. Payments?

Yes, you can use your MCB Credit Card as an account and pay Utility Bills, conduct Mobile Top Ups and other payments from MCB Live free of cost.

Q109: How can I register my Credit Card via MCB Live?

Customers can view details of an existing Credit Card linked to their account by selecting the manage Credit Card option against a specific card on the Credit Card page.

You can register /activate your Credit Card>

- From Main Menu > Manage Credit Card > Activate Credit Card

Q110: How can I pay my Credit Card bill via MCB Live?

Customers can select the amount they are willing to pay, whether that is minimum amount due, outstanding amount or a specified amount.

All the linked current and savings accounts of the customer will be available for selection from which to make the payment.

Dashboard > Toggle menu > Credit Cards > Card Payment OR Dashboard > My Accounts Widget > Credit Cards > More options > Card Payment

Q111: Can I pay my Credit Card bill more than my outstanding balance?

Customers cannot pay more than their current outstanding balance.

Q112: How can I subscribe for E-Statement facility?

Following are the steps to subscribe / unsubscribe for e-statements:

1. From the Credit Card Number list, select the Credit Card account for which e-statements are to be subscribed or unsubscribed.
2. Click the E-statements link to subscribe / unsubscribe for e-statements.
3. The Pop-up message appears. ('Unsubscribe to E-statements - You will stop receiving monthly statements for your Credit Card <Number in masked format> by email at <User's email address>')
4. Click Unsubscribe, if you wish to opt out of receiving monthly statements on your registered email address.
5. i. Click Proceed to Unsubscribe.

Or

Click Cancel to cancel the transaction.

ii. The success message of request submission appears.

Click Ok to complete the transaction.

Q113: How can I view and download my Credit Card statement?

1. From the Credit Card Number list, select the Credit Card account for which a statement has to be generated.
2. From the View Option list, select the type of transactions to be viewed.
If Billed Transactions is selected;
 1. From the Month and Year list, specify the year and month for which to view billed transactions. Based on the period, the credit card statement appears.
 3. Click Download Statement to download the statement in PDF format.

Q114: Can I pay other bank's Credit Card bills through MCB Live via MCB Visa Credit Card?

Yes, now you can transfer outstanding balance of other bank's Credit Card on your MCB Visa Credit as an online balance transfer facility (BTF) through 1Bill option.

Q115: What is BE AWARE, STAY SAFE?

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