

Requirements for Digital Account Opening / Roshan Digital Account Opening

Process for RDA Customer Application Submission

Sr. No.	Process
1	<p>Non-Resident Pakistani Customer will visit the Bank's Digital Account Portal (DAP) at https://mopss.mcb.com.pk for opening of Roshan Digital Account (RDA).</p> <p>Link to the portal is also available on MCB's corporate website www.mcb.com.pk as "RDA Portal" Customer can also be directed to above Portal through any other website communicated by the Government.</p>
2	Customer will provide CAPTCHA verification.
3	Customer will provide his/her e-mail address and request One Time Password (OTP) to be received on the provided e-mail address.
4	Customer will confirm the OTP that is received on the provided e-mail and system will validate the OTP.
5	Upon successful OTP verification, customer will login the Portal and will have an overview of the steps involved in application process for new application.
6	<p>The account opening process on the portal has the following steps for the customer to follow:</p> <p>Step 1: Customer Profile Step 2: Customer Declaration Step 3: Documents Submission Step 4: Application Submission</p>
7	<p>For new account opening application, customer will continue to Step 1: 'Customer Profile' and provide his/her ID Type and ID Number.</p> <p>Note: Customer will be able to continue any incomplete/under-process application request against the provided Customer's ID (CNIC, NICOP etc) Number, Portal will have the information saved and application to be continued from last saved stage.</p>
8	Customer will provide the Personal Profile information. All provided information must match the information mentioned on identity documents and other supporting documents.
9	<p>After entering Personal Profile information, customer will be directed to Step 2: 'Customer Declaration' where the customer will view and digitally accept/agree to the following Undertakings/Declarations:</p> <ol style="list-style-type: none"> i. Undertaking on Eligibility as Non-Resident Person and on Ultimate Beneficial Ownership ii. Consent for Account Opening and Use of Information/Documents provided iii. Acceptance of Terms & Conditions for the Roshan Digital Account iv. FATCA/CRS Declaration v. FATCA/CRS Form (Only for US Citizen/Indicia) vi. PEP Undertaking vii. Housewife Declaration <p>Note: Customer will also have the option of printing/saving the undertaking/declarations for his/her record and future reference.</p>
10	<p>After accepting all Declarations, customer will be directed to Step 3: 'Document Submission' where he/she will be asked to upload Original Scanned Copy of the following identity documents:</p> <ol style="list-style-type: none"> i. CNIC/SNIC/NICOP/POC (front & back) ii. OPF Membership Card (front & back) – if applicable iii. Passport – Pakistani and/or Foreign (First 2 pages) iv. Proof of NRP Status (e.g. copy of POC, Visa, Foreign Passport, Entry & Exit stamps etc.) v. Proof of Profession and Source of Income/Funds (e.g. Salary Slip, Job Certificate, Tax Return, Rent Agreement, etc.) vi. Live Photo or Video CBC of the customer vii. Signature (Wet/Digital/Electronic) viii. Filled W-9 Form (Electronic or Signed paper Form) for US Citizens, Permanent Residents and Tax Residents Only

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11	Upon successful upload of documents, customer will proceed to Step 4: 'Application Submission' where he/she will find a Form Preview of the application. Customer will review information summary, edit any field (if required), confirm the correctness of information and submit the application.
12	<p>During the process, in case the customer needs any help or guidance, Frequently Asked Questions (FAQs) will be available on the portal for reference.</p> <p>In addition, customer also has the option to contact MCB representative through the following mediums for any query or information:</p> <ul style="list-style-type: none"> i. 24 Hours MCB Call Centre at +92-42-111 732 622 ii. E-mail at rdu@mcb.com.pk
13	Customer will receive acknowledgement of account opening request submission on his/her provided email.
14	In case of any mismatch, discrepancy or missing documents, the designated RDA Relationship Manager will intimate the customer over registered e-mail and ask for revised documents from the customer.
15	Upon successful account opening, customer will be informed through an automated e-mail to the customer containing Letter of Thanks (LOT) with link of MCB Live Mobile Application.
16	The Turn-Around Time (TAT) for decision to open or decline an account is two (02) working days from the date of completion of all the requirements