



Digital Onboarding of Merchants for POS & E-Commerce User Guide

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1 Purpose of Document

The purpose of the document is to provide a comprehensive guide to merchants to onboard their businesses. The document contains the step-by-step process for merchants to register and set up their accounts, guides on how to enter and verify their business information, and explains the various features and functionalities of the portal. By providing detailed instructions and helpful tips, the user manual can help merchants to avoid any potential issues or roadblocks during the onboarding process and ensure a seamless experience.

2 User Journey of Merchant Application

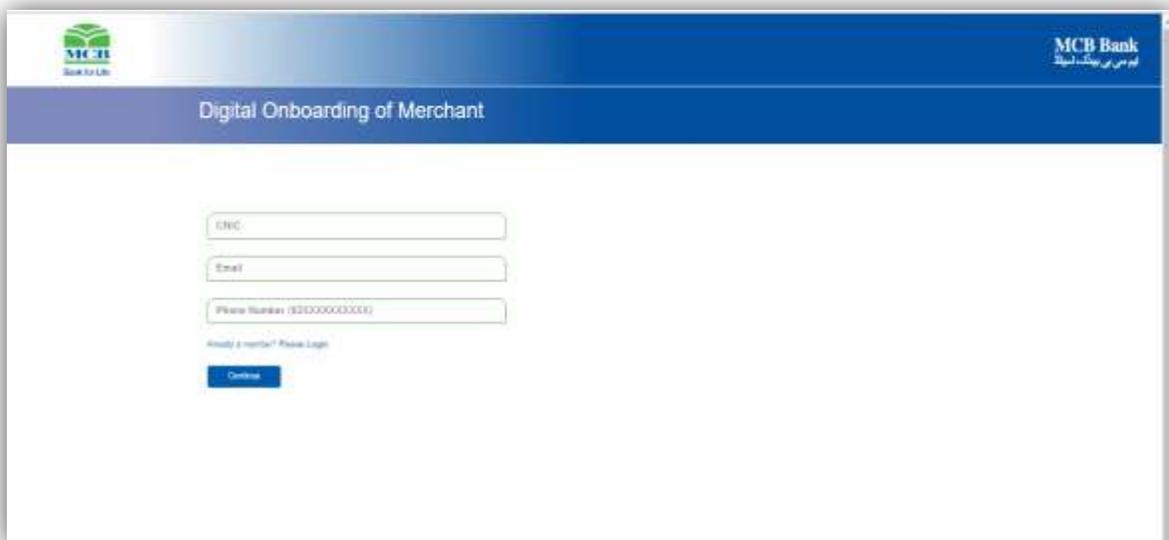
User journey involves the process of user registration and submission of application. Step by Step process is explained below:

- 1 Go to the MCB website <https://www.mcb.com.pk/>
- 2 Click on the "MCB Payment Solution"
- 3 Click on "Sign Up Now" to register yourself at the MCB merchant portal
- 4 Fill in the required fields in the registration form, including your name, email address, and mobile number.
- 5 Select the application type i.e. 'POS' or 'e-commerce'
- 6 Fill in the required fields of the application
- 7 Accept terms & conditions
- 8 Click on the 'submit' button to submit the application

2.1 Merchant Registration

Please provide the following mandatory information for onboarding to Merchant Portal.

- CNIC
- Mobile Number
- Email ID



The screenshot shows a web browser window with the MCB Bank logo in the top left and right corners. The page title is "Digital Onboarding of Merchant". The main content area contains a registration form with three input fields: "CNIC", "Email", and "Phone Number (82000000000)". Below the fields, there is a link that says "Already a member? Please Login" and a blue "Continue" button.

Figure 1-Merchant Registration

Digital Onboarding of Merchant

38888-88888888-8

furqan.durrani@mcb.com.pk

923336191888

Already a member? [Please Login](#)

Continue

Figure 2-Sample User Credentials

An OTP will be generated to verify the mobile number and email. kindly enter OTP in the relevant fields.

Digital Onboarding of Merchant

OTP will be valid for the next 5 minutes.

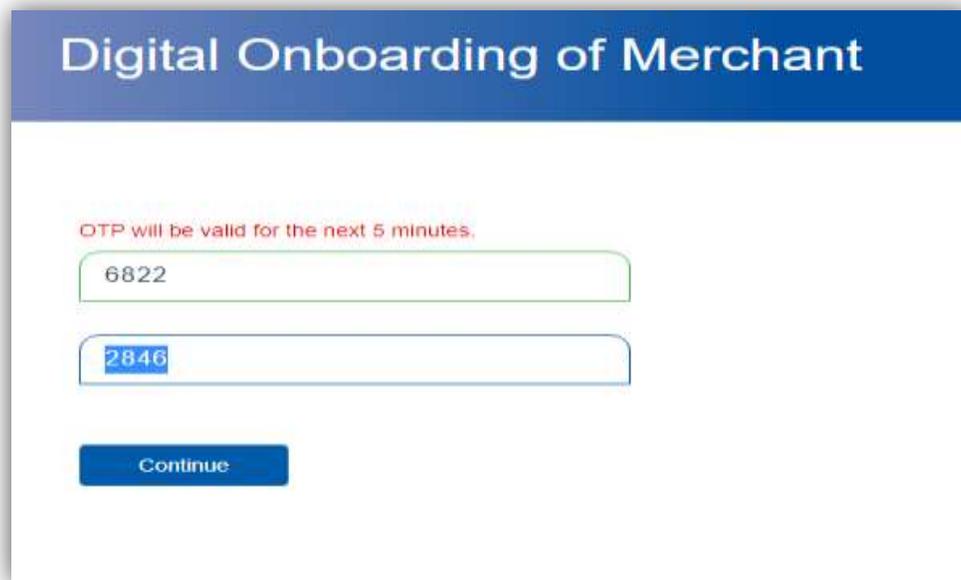
Enter Email OTP

Enter Phone Number OTP

Continue

Figure 3-Input OTP

After entering the valid OTPs, click the continue button to proceed further.

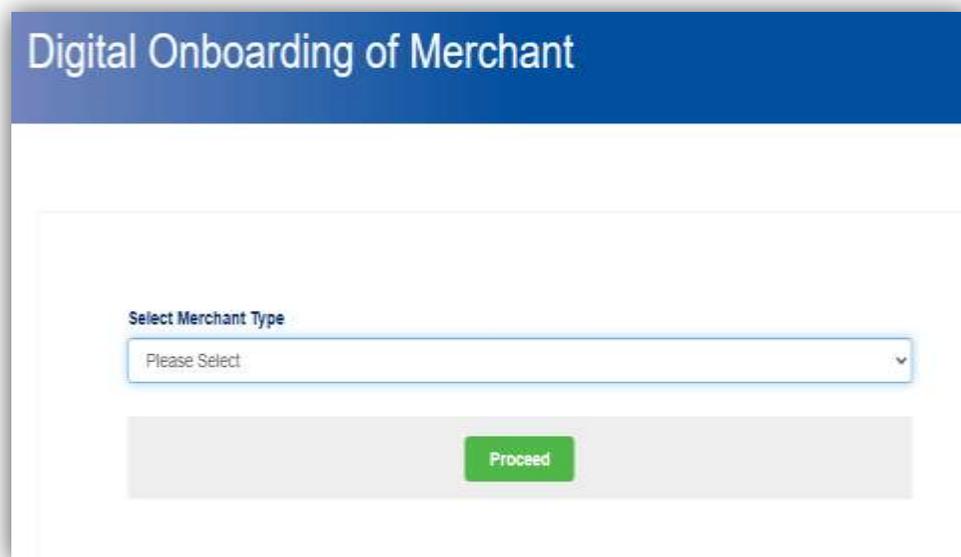


The screenshot shows a blue header with the text "Digital Onboarding of Merchant". Below the header, there is a red message: "OTP will be valid for the next 5 minutes." There are two input fields for OTPs. The first field contains the number "6822" and has a green border. The second field contains the number "2846" and has a blue border. Below the input fields is a blue button labeled "Continue".

Figure 4-After Input OTP (Sample Endow)

Select the application type and click Proceed button.

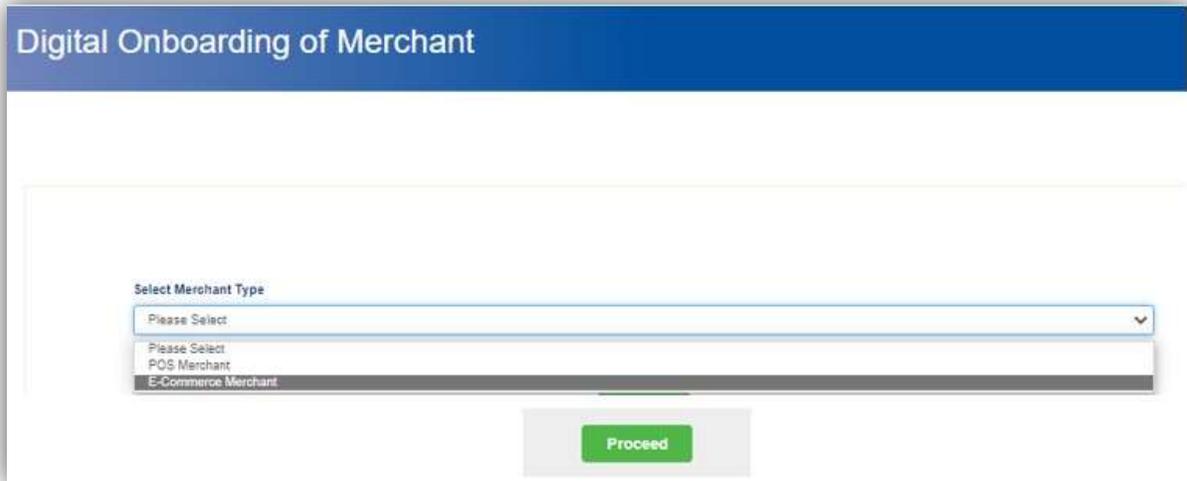
- POS Merchant
- E-Commerce Merchant



The screenshot shows a blue header with the text "Digital Onboarding of Merchant". Below the header, there is a white box containing a dropdown menu labeled "Select Merchant Type". The dropdown menu is currently set to "Please Select" and has a downward arrow on the right. Below the dropdown menu is a green button labeled "Proceed".

Figure 5-Merchant Type Selection

- Please select merchant application type from drop-down list i.e. “POS Merchant” or “e-Commerce Merchant” and click the “Proceed” button.



Digital Onboarding of Merchant

Select Merchant Type

Please Select

Please Select

POS Merchant

E-Commerce Merchant

Proceed

Figure 6-Merchant Type Options

3 Application Form

Fill out the application form, attach the required document, accept the term and conditions to process, and press the 'submit button to submit the application. This will generate a unique application or tracking number which will be sent to you via email and mobile notification.

POS Merchant Application

Date *	2025-03-27	Business Name Legal *	AI Fungai Mall
Doing business as *	AI Fungai Mall	National Tax Number (NTN)	388300000000
Business Address *	medan town bsn	Ownership Type *	Proprietor
Postal Code *	80200	Province *	Punjab
City *	SAPMUKHLNAGAR	Longitude	
Latitude		Legal Entity *	Individual
Established Date *	01-Mar-2023	Phone Number *	0335-8101000
Fax Number *	0335-8101000	Mobile Number *	93335-1210000
Email Address *	fungai.durain@gmail.com.pk	Merchant Portal *	Yes
Nature of Business *	Computers, Computer Peripheral Equipment, Software	Size Of Premises *	18
Area Unit *	Marla	Number Of Levels *	5
Monthly / Annual Sales Volume *	1200000	Average Transaction Total Size *	33332
Expected Monthly Transactions *	222	Number Of Branches *	222
% Sales on Card *	90	Franchise Status *	Owned
Proprietor/Director Name *	Fungai Durain	Date of Birth *	17-Oct-1994
House Address *	medan town bsn	CNIC No. *	38833-3883000-0
CNIC Issuance Date *	01-Mar-2023	CNIC Expiry *	31-Nov-2029

Previous/Existing Banking Relationship

Payment Mode *	Cheque	Name of Bank *	MCD Bank Limited
Account Title *	Fungai Durain	Account Number *	121212121212121
Branch Code *	1212	Authorized Signatory Name *	Fungai Durain
Designation *	owner	House Address *	medan town bsn

Documents

Sr.No.	Document Name	Upload Document
1	CNIC Front *	Choose File download.png
2	CNIC Back *	Choose File download.png
3	Partnership letter required from bank *	Choose File download.png
4	Picture of Business setup with display name (Outside) *	Choose File download.png
5	Picture 1 of Business Setup (Inside) *	Choose File download.png
6	Picture 2 of Business Setup (Inside) *	Choose File download.png
7	Merchant visiting card with current address *	Choose File download.png
8	Complet Month Utility Bill with same office address *	Choose File Internet Access Form-approved.pdf

I agree to the Terms and Conditions

Save as Draft
Submit
Cancel

Figure 7-POS Application Form

To save your application, you can choose the "Save as Draft" option. To proceed with the save application, it is required to input CNIC, tracking number, and select the merchant type.

The screenshot shows a web form titled "Digital Onboarding of Merchant". It contains three input fields: a text field with "38888-8888888-8", another text field with "1679897283895", and a dropdown menu labeled "Select Merchant Type" with "POS Merchant" selected. Below the dropdown is a link that says "Not a member? Please Register". At the bottom of the form is a blue "Continue" button.

Figure 8-Retrival of Submitted/Saved Application

OTP will be generated on mobile and email again to verify the user.

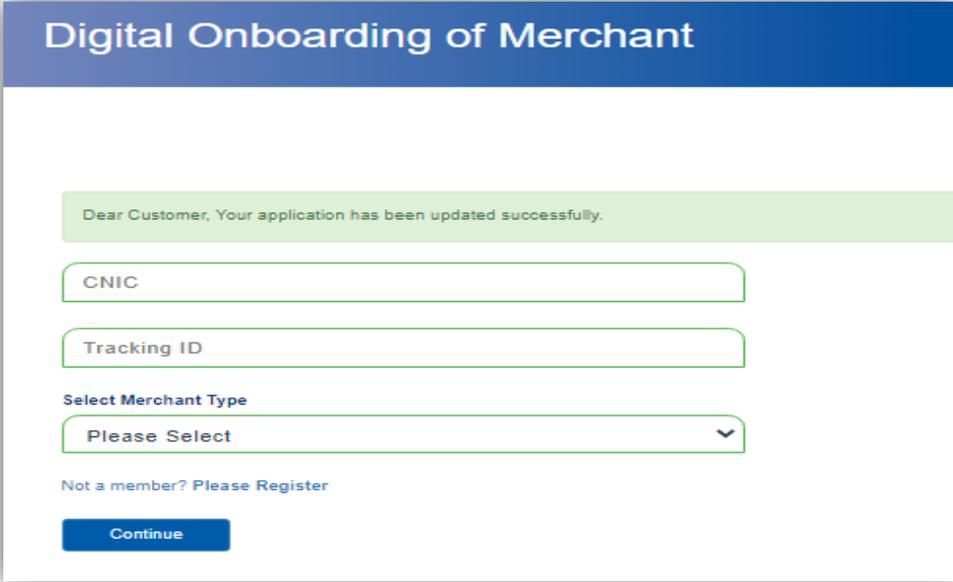
The screenshot shows the "Digital Onboarding of Merchant" interface with an OTP verification screen. A green message box at the top states: "System generated One Time Password(OTP) has been sent on the provided phone number and Email. Please enter the OTP to proceed." Below this, a red note says "OTP will be valid for the next 5 minutes:". There are two input fields: "Enter Email OTP" and "Enter Phone Number OTP". A blue "Continue" button is located at the bottom left of the form.

Figure 9-OTP Screen

Upon successfully entering the valid OTPs, the application screen will become accessible, allowing to edit the data. At this point, you will only have two options:

- **Submit the application**
- **Cancel the application**

Once the application has been submitted, a notification will be sent to the registered mobile number and email address.



The screenshot displays a mobile application interface titled "Digital Onboarding of Merchant". At the top, a blue header contains the title. Below the header, a light green banner displays the message: "Dear Customer, Your application has been updated successfully." Underneath the banner, there are three input fields: a text field labeled "CNIC", a text field labeled "Tracking ID", and a dropdown menu labeled "Select Merchant Type" with the text "Please Select" and a downward arrow. Below these fields, there is a link that says "Not a member? Please Register". At the bottom of the form, there is a blue button labeled "Continue".

Figure 10-Successfully Registered

4 Get Help:

If you encounter any issues or have questions, contact customer support at 111 000 622 or connect to support through e-mail at merchant.support@mcb.com.pk.