

INTERNET BANKING PRO FAQs

Nov 2023. V.7



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General information

1. What is Internet Banking (IB) Pro?

The Bank has invested in a new omnichannel solution to benefit from an aligned customer experience support across all segments (Individual, Business Banking and Corporate).

Internet Banking Pro is the new internet banking platform for non-individual customers (Corporates, Business Banking, SMEs, Associations and Foundations) to view their accounts, transact securely and more.

2. What's in it for me?

At MCB, our mission is to provide our customers with the best banking experiences and enhancing your IB journey is part of the process. Accessing the new IB platform is one step to discovering the enhancements and opportunities that Internet Banking Pro will offer.

3. What can I do through the new Internet Banking (IB) Pro?

- Check your account(s)
- Transact between your MCB accounts, to other local banks and internationally
- View and download your statements and advices
- Approve multiple transactions in one go via the "Bulk approval" menu
- View cards and transfer to your own and other MCB credit cards
- Initiate bulk payment and direct debit via the "Batches" menu

4. Is Internet Banking Pro mobile-friendly?

Internet Banking Pro is web responsive, but for the best user experience, we recommend that you use it on your desktop or laptop.

5. Which browsers and versions should be used for Internet Banking Pro?

We recommend using the latest browsers and versions (Chrome, Edge, Firefox and Safari).

6. I need help using Internet Banking Pro? Who should I call?

For technical assistance on how to register and use Internet Banking Pro, please contact us on 2026060. For all other queries, please reach out to your dedicated Relationship Manager or CSR.



Registration as an existing user

7. Can I log in to the new platform with my existing credentials?

The registration process, starting with your existing IB credentials, is a mandatory step prior to log in on Internet Banking Pro.

8. What must I have handy to seamlessly complete the registration process?

Customers	Basic user	Signatory user
	A unique email address and a unique	
	mobile phone number*	
Local Customers		
	Mobile phone (OTP will be sent via SMS to confirm	A unique email address and a
	email address and mobile number)	unique mobile phone number*
	A unique email address and unique mobile phone	
	number*	Physical or soft token to confirm
International		credentials
Customers	Mobile phone (OTP will be sent via SMS/WhatsApp to	
	confirm email address and mobile number)	

* Your email address and mobile phone number will be used as a **unique identifier** for login on IB Pro. The email address and mobile number should therefore be unique to you and not be used by any other third parties (For examples: child, proxy or parent) for banking purposes.

9. Is the registration a one-time process?

Yes, you will only need to complete the registration once.

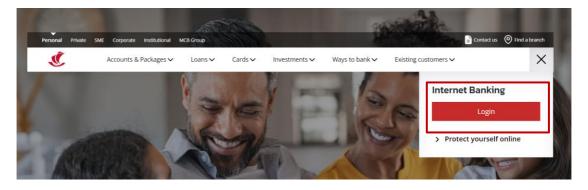
Once you have registered, as and when other companies to which you are linked to, are migrated to IB Pro, you will see them on the new platform.



10. Can I log in to the new platform with my existing IB credentials?

Register with your existing IB credentials is a mandatory step prior to log in on Internet Banking Pro.

Step 1: Go on MCB's website and click on Internet Banking:



Step 2: Click on Register and/or Login to Internet Banking Pro:

- -		iru number, rin, pas	sword, customer number, etc.) with anyone.
	Login		
User ID			Internet Banking Pro &
			New SmartApprove
Password			
			A new experience awaits our
	LOGIN		non-individual customers!
	Can't Login?		

What should I do if I forget my existing credentials? 11.

You should contact your CSR or Relationship Manager.

What should I do if my token is locked? 12.

You should contact your CSR or Relationship Manager.

What should I my token has run out of battery? 13.

You should contact your CSR or Relationship Manager.

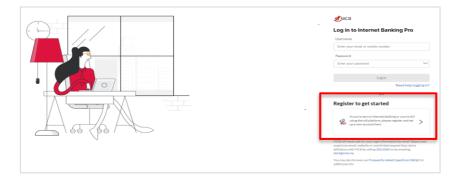


14. What should I do if my token is lost?

You should contact your CSR or Relationship Manager.

15. How do I register to the new platform?

Step 1: Click on register to get started:



Step 2: Select existing user:





Step 3: Insert your existing IB credentials (username and password)

Note: An *existing user*, whether basic or signatory, is a user that has:

- Existing IB credentials (e.g. ABCD2911G) on the previous IB
- And previously successfully logged in to the old IB platform

Existing user
where the end of the e
XXXXXXXX
Password
Back Next

Step 4: Confirm or update contact details:

- For local users email address, mobile number, country code and mobile operator
- For international users email address, mobile number and country code

Upon validation, your email address or mobile number will be your new login details on the new platform.

۲	۲	۲	۲
Confirm contact details	Verification	Set new password	Log in
		3	
	Confirm co	ontact details	
E	nall address		
	ohn.doe@gmail.com		
м	oblie number (coccocc)		
3	📕 🗸 🛛 🐱		
м	obile operator		
8	Initel	\sim	
•	An OTP will be sent to your r information.	nobile number v <mark>ia</mark> SI-IS to verify your	
	Cancel	Next	



Step 5: Validate contact details:

a. For Basic users – input OTP sent via SMS (local users)/WhatsApp (for international users) to your registered mobile number

۰		۲	۲
Confirm contact details	Verification	Set new password	Log In
	Verit	fication	
An C	OTP has been sent to XXXX2	927	
Ente	r the OTP below to confirm	your contact details.	
OTF			
	Resend		
5			
,	Cancel	Next	

For signatory users – input the challenge response code displayed on your physical or soft token

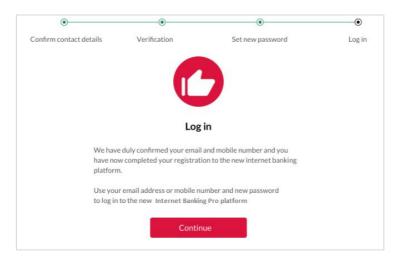
•	۲	۲	۲
Identification	Verification	Set new password	Log in
	Verifi	cation	
	Enter the challenge number into your response.	security token to generate a	
	Challenge number		
	2	2	
	Response		
	Enter your security token resp	onse	
	Back	Next	

Step 6: Create and confirm a new password

Complete your registration to the new platform				
•		۲		
tivation email	Verification	Set new password	Log	
	Set and confirm	new password		
	Password Requirements Your password must be a minimum of must contain alphanumeric character lower case and 1 special character.			
	New password			
	Enter a password	Bryan		
	Confirm password			
	Confirm your password	burd.		
	Cancel	Next		
	Note:			
	For an even stronger password, select case, a digit or a special character as th			
	Special characters include !@#\$%^&*()	+\-=\[\][]:':"\\ _<>\/?		

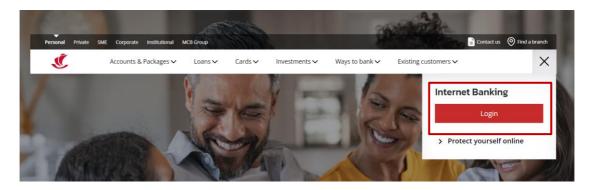


Step 7: Click on continue. You can now log in with your new credentials on Internet Banking Pro.

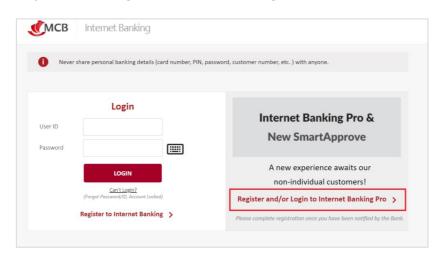


Registration as a new user to Internet Banking

Step 1: Go on MCB's website and click on Internet Banking



Step 2: Click on Register to Internet Banking Pro.





Step 3: Select new user:

	Internet Banking Pro
	Beccal
	Registration
You mu: Banking	it register your account before you are able to access Internet Pro.
Exi	sting user
	have used our previous Corporate Internet Banking service > are moving to Internet Banking Pro
No	w user
	w user are new to our Corporate Internet Banking service >
	\$2

Step 4: Insert your email address and mobile number provided on the application form:

	Complete your registrat	ion to the new platform	
۲	۲	۲	
Activation email	Verification	Set new password	Log ir
	\square	$\overline{\langle}$	
	Activatio		
	Enter your email address or mobile nu	mber and we will send an activation	
	link to the email address linked to your	profile.	
	Email or mobile number		
	Enter your email or mobile num	ber	
	Back	Next	

Complete your registration to the new platform • • Verification Set new password Log in \square Activation email An email has been sent to your email address. ck on the activation link to continue the onboarding pro e activation link will expire after a short period of time. Reand email our Junk folder if you don't see the email in

Step 5: Check your mailbox for activation of your account (remember to check your junk mail)



Step 6: Upon validation of email, input OTP sent via SMS (local users) and/or WhatsApp (for international users) to your registered mobile number

	Complete your reg	gistration to th	e new platform	
•	۲		۲	
Activation email	Verification		Set new password	Log in
	An OTP has been sent to ****	Verification		
	Enter your OTP			
		3 4	5 6	
	Resend			
	Cancel		Next	

Step 7: Create and confirm password

	Complete your registratio	n to the new platform
•		۲
Activation email	Verification	Set new password
	Set and confirm	new password
	Password Requirements Your password must be a minimum of i must contain alehanumeric characters lower case and 1 special character.	
	New password	
	Enter a password	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
	Confirm password	
	Confirm your password	-
	Cancel	Next
	Note:	
	For an even stronger password, select e case, a digit or a special character as the	
	Special characters include !@#\$%^&*()	+\-=\[\][};';"\\ ,.<>\/?

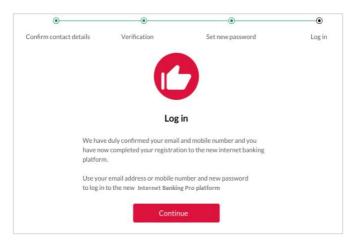
Step 8: Click on continue

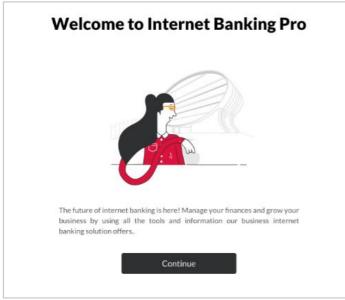
•	۲	۲	•
Activation email	Verification	Set new password	Log in
	-~		
	Log	in	
	We have duly confirmed your email and completed your registration to the new		
	Use your email address or mobile numb to log in to the new Corporate Internet		
	Email address		
	john.doe@intnet.mu		
	Mobile number (soccood)		
	💻 🗸 30000 30000		
	Mobile operator		
	Emtel		

9-15 Sir William Newton Street, Port Louis, Republic of Mauritius T: +230 202 5000 F: +230 208 7054 E: contact@mcb.mu SWIFT Code MCBLMUMU BRN: C07000934 www.mcb.mu



You can now log in with your new credentials on Internet Banking Pro.





Log in

16. Which credentials should I use to log in to the new platform?

You should log in to Internet Banking Pro using either your work email or work mobile number set up previously.

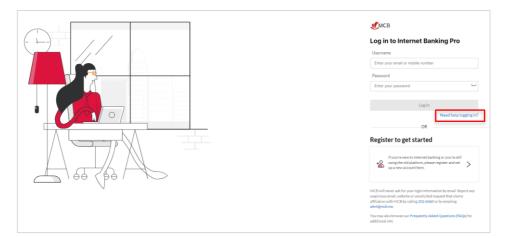
17. Why can't I see all my companies on Internet Banking Pro?

Companies are progressively being migrated to the new platform, and you will soon be able to view details and transact for all your companies. In the meantime, please use the previous Internet Banking platform with your previous credentials.



18. My Internet Banking Pro account has been locked. How do I reset my password?

Select need help logging in and choose my account is locked.



19. What should I do in case I have forgotten my password?

Select can't login and choose "I have forgotten my password"

Can't log in
Need help logging in
Which issue are you experiencing while trying to log in?
I have forgotten my password
My account is locked
Continue



Option to receive OTP via either SMS (local users) and/or WhatsApp (International users):

	Unlock my account	
	•	۲
Identification	Verification	Login
	Verification	
	How would you like to receive your OTP?	
	O Via SMS	
	Via WhatsApp	
	Via WhatsApp Cancel Next	

20. What should I do in case I want to change my log in credentials?

You can have only 1 email and 1 mobile as credentials. If you want to amend your log in credentials, please go to "My Profile" >> contact details and click on edit:

counts	My Profile	
Accounts overview		
itatements & advices	Contact details Login & Security Notification settings	
Fransactions		
ards		
Cards overview	John Doe	
ove money		
Create payment	Your contact details	Edit
Manage payments		Luc
Templates		
Bulk approval	Email address	
itches		
Ereate batch	John.doe@email.com	
Manage batches		
rsonal	Mobile number	



Amend the required information and click on update. You will be requested to authenticate yourself:

1. Through an OTP via SMS (local basic users), WhatsApp (international basic users)

Or

2. Through SmartApprove for signatory users

ts-	My Profile	
unts overview ments & advices actions	Contact details Login & Security Notification settings	
overview koney e payment pe payments	John Doe Your contact details	
atez pproval	An OTP or SmartApprove notification will be sent to your registered mobile number for writication purposes before you can update your details.	
e batch	Email address	
ge batches	John.dog@email.com	
£		
al ets offe	Mobile number	

Using Internet Banking Pro

Why is there a heart next to my accounts? 21.

Clicking on the heart enables you to designate an account as a 'favourite'. You can then access these accounts faster as they are pinned at the top of the accounts overview page.

avorites (3)					
Current	•	Current	•	Current	•
00044		00044		00010	
	813,440 MUR 813,440 MUR		20,159.60 USD 822,512 MUR		20,159.60 USD 822,512 MUR
Q Search account n	umber				



22. How do I initiate a transaction on Internet Banking Pro?

Click on "create payment", select the required payment type, and fill in the details:

= 🗶 Internet Banking P	ro
Accounts	Create payment
Accounts overview Statements & advices Transactions Cards Cards overview	 For requests involving different currencies submitted after 15:00 on Monday to Thursday, and 17:00 on Friday (UTC/GMT +4 hours): I) transfer shall be done on the following day II) the exchange rate prevailing on that date shall apply Please refer to the MCB Website for applicable fees and charges
Move money Create payment Manage payments Templates	Payment type Select a payment type
Bulk approval Batches Create batch	Own account transfer
Manage batches Personal	MCB account transfer
Contacts My Profile	Other local bank transfer
	Foreign currency transfer Card transfer

Review, confirm your payment and submit for approval (according to the approval policies of your company)

Your newly created payment can be found under the 'Manage payments' dashboard on status ENT (Entered).

	Mana	ge payments					
Accounts & Cards Accounts Statements & advices . Transactions	One-off	Standing					
Move money Create payment Manage payments Templates		w account information e or more recipients have an account number v arch	which is either new or has not been used within	the last 18 months			All orders
Personal Contacts My Profile Company Admin	Status Ent	From Current Account - 0000 MULS MCBL 300X 300X 300X 300X 300XSD	To Current Account - 00044 MUSB MCEL X00X X00X X00X X00X X00X UR	Payment type Own account transfer	Ccy USD	Amount	Exec. date 1/5/23
	Acc	Current Account - 0001/ MU65 MCBL 2000 2000 2000 2000 2000 2000 UR	Current Account - 0000; MU15 MCBL 2000(2000/2000/2000/2000/3D	Own account transfer	USD	8,000.00	12/20/22



23. How to set up a standing order?

Step 1: Select the payment type and define the frequency:

MCB account transfer	~
From	
Select an account	~
Payment details	
Amount	
M.R V 0 , 00	
То	
Beneficiary name 🛈	
Enter or select a beneficiary	~
Account number ①	
Typehere	
Payment information	
Description (optional)	
The information will appear in your bank statement	
A 0/16	
10 a.D	
Delivery - 1 Jun 2023 (Today)	
Delivery - 1 Jun 2020 (Today)	
Frequency	
Once V	
Once Monthly	
Every 3 Months	
Annually	

Step 2: Select the required frequency and end date (if applicable):

Frequency	
Monthly	
Once	
Monthly	
Every 3 Months	
Annually	
On date	
By selecting a recurring payment frequency, you are setting up a star working day before the standing order due date.	nding order. Requests must be submitted one (?
Please refer to the MCB website for the applicable fees and charges.	
	Clear all fields



24. How to initiate a transfer to your own or third party MCB credit card?

Step 1: Click on create payment and select payment type "Card transfer":

Accounts	Create payment
Accounts overview Statements & advices Transactions Cards Cards overview	 For requests involving different currencies submitted after 15:00 on Monday to Thursday, and 17:00 on Friday (UTC/GMT +4 hours): transfer shall be done on the following day the exchange rate prevailing on that date shall apply Please refer to the MCB Website for applicable fees and charges
Move money Create payment Manage payments	Payment type
Templates Bulk approval	Select a payment type \checkmark
Batches Create batch Manage batches	Own account transfer
Personal Contacts My Profile	Other local bank transfer
	Foreign currency transfer Card transfer

You will be able to transfer to your own card or other MCB credit cards:

aures .	Create payment	
oountap-eniles General Laintes Generalises Ma	Function will be available on the credit card 30 minutes after the transfer and will be display details on the following backness day. Please rules to the VICED Website for applicable final and charges	ed on the card's transaction
anto enteriore: De more: Deste parment	Payment type	
lange parments	Card transfer	×.
erutaten Littagere si	Transfer option	
chei Worldach	O Own cards O Other MCB cards	
lange balates	From	
anal Mata	Current Account	MUR \lor
	То	
	Credit card number	
	Seed processes	^
	Distance of the state of the st	
	FLEETMAN CREDIT CARD -	
	FLEETMAN CREDIT CARD	
	FLEETMAN CREDIT CARD -	



25. How do I approve or reject my transactions on Internet Banking Pro?

Step 1: Go to Manage payments dashboard, click on the relevant tab as per the type of payment initiated; one-off or standing

= 🗶 Internet Banking Pro				
	Manage payments			
Accounts & Cards				
Accounts	One-off Standing			
Statements & advices	One-off Standing			
Transactions				
Move money	Q Search = Filter			
Create payment				
Manage payments				

Step 2: Next to your payment, click on the 'tick' or 'cross' icon to approve or reject your payment

~ -	lana _{One-off}	ge payments						anows every 10 - 07 10
		w account information e or more recipients have an account number	which is either new or has not been used with	in the last 18 months				
	Q Se	arch Ŧ Filter					All orders	My orders
	Status	From	То	Payment type	Ссу	Amount	Exec. date	
	Ent	Current Account - 00001 MU15 MCBL XXXX XXXX XXXX ISD	Current Account - 0004- MU38 MCBL XXXX XXXX XXXX XXXX XXX MUR	Own account transfer	USD	3.00	1/5/23	× ···

Step 3: As part of our 2-factor authentication, you will need to authorise this payment via SmartApprove (more details on SmartApprove)

Authorise payment via MCB SmartApprove
Check your device:
MobAHM-250 samsung SM-A25F Registered on: Jan 5, 2023, 3:11:16 PM
Please authorise this payment through your MCB SmartApprove app. When confirmed, this page will refresh.
Didn't receive the notification? Next resend available in 15 seconds
Note: Navigation away from this modal will result in a cancellation of this transaction signing process.
Cancel



26. Why was my transaction rejected by the bank?

The rejection reason will be displayed on the Payment Order:

From	То
(D)	TC
Current Account - 00044 MUG6 M 000M UR	→ Test STO cancel 12223222212
Amount	
10.00 MUR	
Start on	Frequency
January 13, 2023	Monthly
End on	
February 13, 2023	
Internet Banking Pro reference	e number
BBa569	

27. How do I create a beneficiary (contact) on Internet Banking Pro?

On the new Internet Banking platform, any user can create a beneficiary. However, for enhanced security measures, signatories must now approve the creation of new beneficiaries.

Accounts & Cards Accounts Statements & advices Transactions	Mur 0 00	
Move money	То	
Create payment Manage payments	Beneficiary name (j)	
Templates	Enter or select a beneficiary	
Personal Contacts	Save as a new contact	

Step 1: When initiating any payment, you can save the beneficiary details as a new contact



Step 2: Once a contact is created, it will appear under My Requests. This contact cannot be used until it is approved.

	Contacts	Ĺ				
Accounts & Cards	My contacts	My requests	Pending approvals			
Accounts	My contacts	wy requests	Perioling approvais			
Statements & advices						
Transactions						
Move money	Q Searc	th				
Create payment	Status	Name		Request	Creation date	
Manage payments Templates	Ent	ABC COMPANY LTD		New contact	Dec 30, 2022 at 7:46 PM	8
Personal						
Contacts My Profile	Ent	TEST CONTACT 1 account		New contact	Today at 12:52 PM	8

Step 3: Approving or rejecting a contact.

Only signatories can approve the creation of a contact.

Go to Contact > Pending approvals and click on the 'tick' or 'cross' icon.

	Contacts					
Accounts & Cards Accounts Statements & advices	My contacts	My requests	Pending approvals			
Transactions Move money	Status	Name ABC COMPANY LTD		Request	Creation date	
Create payment Manage payments Templates	Ent	1 account		New contact	Dec 30, 2022 at 7:46 PM	∠×
Personal Contacts	Ent	1 account		New contact	Today at 12:52 PM	×

Accept contact creation?		
Are you sure you w undone.	ant to accept this contact creation? This action cannot be	
Not now	Accept	



Step 4: Once a contact is approved fully, it will appear under "My Contacts".

This contact will also be displayed on the drop down list of beneficiaries under the relevant payment form.

You can use this upon initiation of any new payment

1	Contacts	
Accounts & Cards	My contacts My requests Pending approvals	
Statements & advices		
Transactions		
Move money	Q Search	AED user
Create payment	A	
Manage payments		Contact address
Templates	AED user	LINE 1, DFADSFAS, Australia
Personal	J.	Account information
Contacts		, count montation
My Profile Company Admin	John DOE	
Company Portin	Jane Doe	Account number: X00000000000
		Bank: COMMONWEALTH BANK OF AUSTRALIA EY
	S	SWIFT code: CTBAAU2SXXX
	Sarah Smith	
Accounts & Cards Accounts	То	Contact type: Foreign currency transfer
		Contact type: Foreign currency transfer
Accounts Statements & advices	To Beneficiary name (i)	Contact type: Foreign currency transfer
Accounts Statements & advices Transactions	To Beneficiary name (i)	Contact type: Foreign currency transfer
Accounts Statements & advices Transactions Move money	To Beneficiary name (i) TEST CONTACT	Contact type: Foreign currency transfer
Accounts Statements & advices Transactions Move money Create payment	To Beneficiary name (i) TEST CONTACT Contacts (3)	Contact type: Foreign currency transfer
Accounts Statements & advices Transactions Move money Create payment Manage payments Templates	To Beneficiary name (i) TEST CONTACT Contacts (3)	Contact type: Foreign currency transfer
Accounts Statements & advices Transactions Move money Create payment Manage payments Templates Personal	To Beneficiary name (i) TEST CONTACT Contacts (3) If the relative manually	Contact type: Foreign currency transfer
Accounts Statements & advices Transactions Move money Create payment Manage payments Templates Personal Contacts	To Beneficiary name ① TEST CONTACT Contacts (3) Center details manually	Contact type: Foreign currency transfer
Accounts Statements & advices Transactions Move money Create payment Manage payments Templates Personal Contacts My Profile	To Beneficiary name (i) TEST CONTACT Contacts (3) If the relative manually	Contact type: Foreign currency transfer
Accounts Statements & advices Transactions Move money Create payment Manage payments Templates Personal Contacts	To Beneficiary name ① TEST CONTACT Contacts (3) Center details manually	Contact type: Foreign currency transfer

If you were an existing MCB Internet Banking customer, your previous beneficiaries will be migrated to the new system.

Note: Only existing valid contacts will be migrated onto the new platform.



Where to find the bulk payment and direct debit features? 28.

Bulk payment and direct debit are now available under the "Batches" menu >> create batch:

🗉 🗶 Internet Bank	ring Pro
Accounts	Create batch
Accounts overview	
Statements & advices	Batch type
Transactions	Dutentype
Cards	Select a batch type to upload \checkmark
Cards overview	
Move money	Bulk Payments
Create payment	Up to 2Mb in *tot format.
Manage payments	
Templates	Direct Debit
Bulk approval	Up to 2Mb in ".txt format.
Batches	
Create batch	
Manage batches	
Personal	
Contacts	
My Profile	

How to download statement and advices? 29.

You should go on Statement and advices, select the relevant account:

Accounts	Statements & advices
Accounts overview Statements & advices Transactions	Current account
Cards	
Cards overview Merchant statements	You can retrieve documents for the past seven years, one month at a time. Use the Filter button to search for your documents.
Move money Create payment	Default V Filter
Manage payments Templates Bulk approval	Date (constitue more than seven years ago) M/D/YY - M/D/YY
Personal	The number of documents retrieved is limited to a period of one month
Contacts My Profile	Close Apply



By default the platform will display documents for the last 30 days.

For documents that are older than 30 days, you will need to search based on the date the statement was generated (not the transaction dates).

Select filter, search for the date range (within 1 month period) and click on apply

You can retrieve docume	ents for the past seven years, one	e month at a time. Use the F	ilter button to search for yo	ur documents.			
Default 🗸							
Date (cannot be more than seven yes	irs ago)						
6/1/23 - 6/29/23	E						
The number of documents retrieved is	limited to a period of one month						
					Clear all	Close	Apply

For example, if the statement is generated at the end of June to cover the period January to June, the search should be between 01/06/2023 and 30/06/2023:

				en years	- 0 - 1		
6/1/2	3 - 6/3	0/23				É	Ē
numb	er of do	cument	s retrie	ved is lir	nited to	a perio	d of o
	<	Ju	ine 202	23	>		
Mo	Tu	We	Th	Fr	Sa	Su	
29	30	31	1	2	3	4	
5	6	7	8	9	10	11	
12	13	14	15	16	17	18	
19	20	21	22	23	24	25	
26	27	28	29	30	1	2	
3	4	5	6	7	8	9	



30. How to access your cards statements?

Select "cards overview" from the menu and click on the relative card to access further details such as:

- Transactions
- Statement and advice •
- Card Info •

ounts counts overview								
itements & advices	All cards							
ds rds overview	Q Search							
e money eate payment	Credit Cards Fleetman	n						
inage payments mplates	Card number	Account number	Name	Product name	Ссу	Credit limit	Utilised amount	Available to spe
ik approval hes	455011			VISA	MUR	100,000.00	-10,736.48	110,736.
eate batch anage batches	5475			MASTERCARD	MUR	100,000.00	-9,852,166.95	9,952,166.
ith rtfolios								
onal								
ntacts								
Profile								
ts ints overview	Credit cards							
	Credit cards	0						
unts overview ments & advices actions	MRS VIRGINIE LAGESSE (Visa)						
ints overview ments & advices actions overview noney	MRS VIRGINIE LAGESSE (V/sa 455011*****2569) ment & Advices Card I	nfo					
ints overview ments & advices actions overview e payment ge payments	MRS VIRGINIE LAGESSE (Mise 455011*****2569 Transactions	nent & Advices Card I		itton to search for your documents.				
ints overview ments & advices actions overview noney e payment	MRS VIRGINIE LAGESSE (Mise 455011*****2569 Transactions	ment & Advices Card I		itton to search for your documents.				
intz overview ments & advices actions overview e payment e payments ates poroval a	MRS VIRGINIE LAGESSE (Visa 4550112569 Transactions States Vou can retrieve document	ment & Advices Card I		itton to search for your documents.				
into overniew ments 6, advices actions overview e payment e payment ep payment attes	MRS VIRGINIE LAGESSE (Visa 4550112569 Transactions States Vou can retrieve document	ment & Advices Card I		iton to search for your documents.				
inta overview ments & advices actions wentee e payment ge payments ades ge payments adds ge	MRS VIRGINIE LAGESSE (Visa 4550112569 Transactions States Vou can retrieve document	ment & Advices Card I		itton to search for your documents.				
ints overview ments & advices actions overview expanses approval approval ates abatch a batch	MRS VIRGINIE LAGESSE (Visa 4550112569 Transactions States Vou can retrieve document	ment & Advices Card I		rton to search for your documents.				
into openview externa externa openview experimenta externa poportural externa	MRS VIRGINIE LAGESSE (Visa 4550112569 Transactions States Vou can retrieve document	ment & Advices Card I		nton to search for your documents.				



31. How to download merchant statements?

Select "merchant statements" on the menu and select the relevant option:

ounts	Merchant statements
ounts overview tements & advices	Use the options below to find the documents you need.
nents & advices actions	You can retrieve documents for the past seven years, one month at a time.
; overview hant statements	Select an option Last 30 days
money	Pick a date range
e payment	20/09/2023 - 20/10/2023
ge payments ates	
pproval	
los	
;	
ofile	

32. How to log out and switch to another company on IB Pro?

You should go on the right hand side of the page and click on the drop down arrow to open the additional menu:

Note Stands And	= 🍠 Internet Bankir	ng Pro			æ (^
Instance All accounts Link of province standing Instance Constraint Link of province standing Operating and province standing Constraint Link of province standing Operating and province standing Constraint Constraint Operating and province standing Constraint Constraint Name Operating and province standing Constraint Name Operating and province standing Constraint	Accounts Accounts overview	Accounts			
Carrent Salagi Carrent Salagi Component Impagionent Manarel Nameriel Seminitionent Rafer Tage Aublichtere Langer Internationent Manarel Langer Internationent Manarel <thlanger internationent<br="">Manarel Langer Inte</thlanger>	Statements & advices Transactions Cards premiere				Last login 20 New 2023 13:544 (247) 4
Name Tape Op Auddet balance dege balance Standerson Const MLR International Standard Intern	Mechanistationeris Movembrey	Current & Savings			
denet	Managa payments Templates Bulk approval			Available balance	Ledger bolance
	Personal Contacta Multirolite				

¢ [®]	<u>^</u>
	R Change company
	My Profile
	Log out



To switch to another company, you need to click on "Change Company":

¢ 0	^
	€ Change company
	My Profile
	Log out

And select the appropriate company:

erg Auris avenies	Accounts					
enerts Eachine	All accounts					
aneries.						= =
	Current & Savings					
n payment ge payments	Number +	Tope	Select company		Available balance	Ledger balance
ens aprovi	♡ 📾	Current	Current company			
*			*	870		
ofie			Switch to company			
				343		
			Back			

Security

33. Is Internet Banking Pro secure?

We have ensured that Internet Banking Pro has the highest level of security to keep your accounts safe. It also features an enhanced security layer for the creation of new beneficiaries, which now requires the approval of signatories.

34. How do I ensure that my accounts are safe while transacting online?

It is imperative that you safe-keep your password and never share it with anyone. As a preventive measure, change your password frequently. Report any suspicious messages or emails to alert@mcb.mu. When using IB in a public place, use the virtual keyboard to log in. More information on our <u>security centre</u>.



SmartApprove

35. What is SmartApprove?

SmartApprove is a mobile application to be used by signatories to approve transactions.

Features of SmartApprove are as follows:

- 24/7 access to all your pending transactions
 - View a summary of pending transactions per company
 - o View status of your transactions
 - Approve your transactions seamlessly
 - Multiple selection and approval of transactions
- Dashboard
 - Provide updated status of your transactions
 - o Allow filtering by transaction type and status
- Added security
 - o Secure Socket Layer (SSL Security) for fraud prevention
 - Receive notifications when making a payment to a new beneficiary, an existing one with new account details, or a beneficiary to whom payments have not been made during the last 18 months
 - Set up or disable biometrics option
- No need to validate the transactions on Internet Banking Pro. You can do it directly on SmartApprove

36. How do I access SmartApprove?

SmartApprove can be downloaded from App Store, Google Play and Huawei App Gallery):



Once you have completed the registration process to Internet Banking Pro, use the same new credentials to access SmartApprove with the possibility to receive your OTP via SMS or email.



37. How to register on SmartApprove?

Step1: Tap Register now

CACB SmartApprove
Approve payments in all security Register your device to start using SmartApprove.
Register now

Step 2: Insert your Internet Banking Pro credentials (email or mobile number)

• If mobile number, it should include the + sign and the country code (ex: +230...)

÷	MCB SmartApprove		
Log in with your I Email or mobile number Enter email or mo	-		als
Password Enter password h	ere		٢
	Log in		
	0	<	



Step 3: Click on Get started

	CMCB Log out
	Set up account and register device
1	Verify your device with one time pasword (OTP).
2	Set up biometrics for extra security.
3	Create your 4-digit mobile PIN, you'll need it to authenticate transactions.
	Get started
	III O <

Click on the field where the masked mobile number is displayed to activate the • Continue button

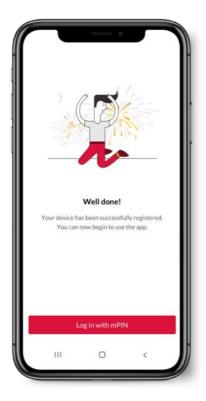




Step 4: Click on Continue so that the screen to insert the OTP is displayed **Step 5:** Insert OTP received on mobile number

Authentication	
We have sent an OTP by text message to your MCB	
registered mobile number +230 ++++ 1223	- Hi
Enter OTP	
	llí
Didn't receive it? Resend OTP	
III :	
Authenticate	
1	14
	/

Step 6: Add extra layer of security (biometric) **Step 7:** Create and confirm mPIN



The Mauritius Commercial Bank Ltd.

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38. Which operating system (OS) versions are compatible with SmartApprove?

SmartApprove will be compatible with iOS14 and above for iPhone users and Android 6 and above for Android users.

39. Can I still use my token to approve my transactions?

SmartApprove is a unique tool to seamlessly approve transactions initiated on Internet Banking Pro.

40. How do I authorise a transaction with the new SmartApprove?

Please follow these steps:

MCB

• Log in on SmartApprove with the same IB credentials created on Internet Banking Pro (either email or mobile number).

×

• Click on the Approvals icon to view the list of transactions to be approved.

41. What is the alert icon **(A)** display next to foreign currency transactions?

This alert icon will be visible only for payments to a new beneficiary, an existing one with new account details, or a beneficiary to whom payments have not been made during the last 18 months.

42. How secure is SmartApprove?

The industry-standard security measures have been used to ensure that your transactions and personal information are protected when transmitted online.

SSL (Secure Socket Layer '128-bit encryption') is used to protect the information being transferred over the Internet.

43. When will you be notified via your mobile phone?

When you will be required to use SmartApprove to approve a transaction.

44. How much time do I have to authorise a transaction?

You will have 7 calendar days.



Trade Finance on Internet Banking Pro 45. How do I access the Trade Finance menu?

Step 1: Log on to Internet Banking (IB) Pro

Step 2: Select 'Trade finance' under Finance management

😑 熋 Internet Banking Pro	
Accounts Accounts overview	Trade Finance
Statements & advices	Overview Import Export Guarantee
Transactions	
Cards	Import line
Cards overview	
Move money	
Create payment	
Manage payments	80% Utilised
Templates	
Finance Management	
Trade Finance	Overall limit
Personal	186,000,000.00 MUR
Contacts	Utilised limit
My Profile	148,343,274.86 MUR
	Available limit
	37,656,725.14 MUR

46. How do I check my Trade Finance limits?

Step 1: Click on 'Trade Finance'

Step 2: Select the 'Overview' tab to see the Overall, Used and Available limits in the currency of the relevant facility.

•				
	Export line		Guarantee line	
90% Utilised		15% Utilised		
	Overall limit 125,000,000.00 MUR		Overall limit 1,000,000.00 MUR	
>	Utilised limit 18,333,714.88 MUR	>	Utilised limit 320,111.11 MUR	>
	Available limit 106,666,285.12 MUR		Available limit 679,888.89 MUR	
		Corral limit 125,000,000 MUR Utilised 18,333,7148 MUR Available limit	Corral limit 125,000,000 MUR Utilised 18,333,7148 MUR Available limit	Export line Guarantee line 15% 15% Utilised 0 125,000,000,00 MUR 1,000,000,00 MUR Utilised linit 1,000,000,00 MUR Utilised linit 1,000,000,00 MUR Utilised linit 1,000,000,00 MUR Available linit Available linit

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47. Where do I view a breakdown of my used Trade Finance sublimit(s)?

Step 1: Click on 'Trade Finance'

Step 2: Under the 'Overview' tab, click on the left arrow next to 'Used limit' for the facility line you wish to view

Trade Finance	Trade Finance
Overview Import Export Guarantee	Overview Import Export Guarantee
Import line	Import line
80% Utilised	80% Utilised
Overall limit 186,000,000.00 MUR	Utilised limit 148,343,274.86 MUR
Utilized limit 148,343,274.86 MUR	Avalised collection 12,000.00 MUR Inport loan 123,384,664.49 MUR
Available limit 37,656,725.14 MUR	Letter of credit 24,946,610.37 MUR

48. What do the green and red border on the facility line indicate?

- The Green border means that the utilisation of the facility is within the limits granted
- The red border indicates that the facility limits are currently over used.



49. What information is displayed when I either select the Import, Export or Guarantee tab?

(i) Under the 'Import' tab, you can view all the outstanding transactions under Letter of credit, Drawings, Standby LCs, Collection, Shipping guarantee and Import loan.

rade finance	e					
Overview Impor	t Export	Guarantee				C
🗉 📄 Letter of	credit					~
# 💌 Drawings	•					^
Our bank reference	Currency •	Amount •	Beneficiary -	Maturity date	Accepted 💌	
DR873011AMR12345	MUR	38,334.00	ACXXXXXX	20/05/2022	Yes	
LC873011AMR12345	MUR	38,334.00	ACXXXXX	20/05/2022	No	
🗄 🎟 Standby I	_C's					~
II 📄 Collectio	n					~
II 🎯 Shipping	guarantee					~
🗉 🔳 Import lo	an					~

(ii) Under the 'Export' tab, you can view all the outstanding transactions under Letter of credit, Drawings, Standby LC's, Collection and Export loan.

rade	finance	•							
Overview	Import	Export	Guarantee						
H 📄	Letter of o	credit							~
: E	Drawings								~
II III	Standby L	C's							~
# =	Collection	1							~
II 🖬	Export loa	an							^
Our bank reference	LD currer	✓ LD amount ▼ ncy	Drawee -	LD start date 👻	LD Maturity _	Accepted •	Acceptance due date	Related	
LC873011AM	4R12345 MUR	38,334.00	ACXXXXX	20/05/2022	20/05/2022	Yes	23/09/22	LC873011AMR12345	
LC873011AM	4R12345 MUR	38,334.00	ACXXXXX	20/05/2022	20/05/2022	No	23/09/22	LC873011AMR12345	



(iii)

Under the 'Guarantee' tab you can view all the outstanding transactions under Bid bond, Performance guarantee, Advance payment guarantee, Customs guarantee, Miscellaneous guarantee, Retention money bond, Cheque guarantee, Loan guarantee, Expatriate guarantee, Payment guarantee, and Inward Guarantees

Overvie	w Import Export Guarantee	
. (₿, Bid bond	~
в (8. Performance guarantee	~
. (8. Advance payment guarantee	~
. (P. Customs guarantee	~
. (8. Miscellaneous guarantee	~
. (B, Retention money bond	~
в (P. Cheque guarantee	~
. (₽. Loan guarantee	~
. (B. Expatriate guarantee	~
. (B. Payment guarantee	

50. What should I see when I click on the ellipsis menu next to a transaction under any tab?

You will be able to view additional details pertaining to that particular transaction.

rade finance	9					
Overview Import	Export	Guarantee				
🗄 📄 Letter of e	credit					``
II 🔳 Drawings						,
Our bank reference	Currency 🔻	Amount 🔻	Beneficiary 🔻	Maturity date	Accepted 🔻	
		38.334.00				
DR873011AMR12345	MUR	30,334.00	ACXXXXX	20/05/2022	Yes	Ľ



51. Can I download the list of outstanding items under Import, Export and Guarantee Tab?

Yes, by clicking on the download button on the right hand side, you will be able to download the list in an 'Excel format'.

rade finai	nce								
Overview In	nport	Export C	Guarantee						ŀ
ii 📄 Letter	r of credit	:							^
Our bank reference	Currency	Amount 🔻	Unutilised 🚽	Beneficiary 🔻	lssue date	Shipment _ date _	Expiry date	Tenor 🔻	
LC873011AMR12345	MUR	100,000,000,000	200,000.00	ACXXXXXX	20/05/2022	20/05/2022	20/05/2022	X0000000K	
LC873011AMR12345	USD	5,380,900,67,334	200,000.00	ACXXXXXX	20/05/2022	20/05/2022	20/05/2022	X000000X	
LC873011AMR12345	MUR	38,334.00	200,000.00	ACXXXXXX	20/05/2022	20/05/2022	20/05/2022	X0000000000	
LC873011AMR12345	MUR	38,334.00	200,000.00	ACXXXXXX	20/05/2022	20/05/2022	20/05/2022	X1000030000X	

52. How to download Trade Finance advices?

-				
Accounts				
Accounts overview	Advices			
Statements & advices				
Transactions	Search or apply filters to find the documen	t you need		
Cards				
Cards overview	You can retrieve documents one month at a time, not of	der than seven years		
Merchant statements				
Move money	Search	Select an option		
Create payment	C Search by transaction reference	Last 30 days	\sim	
Manage payments	Select a document category	Pick a date range		
Templates				Change II. A sector for
Bulk approval	All documents		H	Clear all Apply fil
Batches	Export			
Create batch Manage batches	Guarantee Other			
Finance Management	All documents			
Trade Finance				
Advices				
Personal				
Contacts				
My Profile				
		No Trade finan	ice advices found	

You need to select "advices" under the Trade Finance menu and filter as required:



New Terminologies on Internet Banking Pro

New Terminologies	Description
Contacts	The recipient/beneficiaries of funds when doing a transfer
Standing	Standing order
Batches	Relates to bulk payment
Entered (ENT)	A transaction initiated and waiting for approval on the dashboard
Processed (PRO)	A transaction that has been authorized and full processed
Accepted (ACC)	A transaction that has been approved and pending further processing or checks by the bank
Ready (REA)	A transaction that has failed to be processed by the bank. If you see such a status, please check your list of transactions to determine the status of your transfer before re-initiating same
Expired (EXP)	A transaction that has expired 7 business days after creation date and not yet approved.
Rejected (REJ)	This will mean that an initiated transaction has been rejected
Acknowledge (ACK) (for batches only)	File is being transferred to our Core Banking system for processing
Basic User	User that can initiate transactions, view and download statements and advices
Signatory user	User that can view accounts, validate new beneficiaries and authorise transactions
OTP	One time password sent via SMS or email

New details of status on SmartApprove

New status	Description
Entered	Transaction to be approved
Pending	Transaction pending to be approved
Processed	Transaction duly approved