SUCCESS BEYOND NUMBERS

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

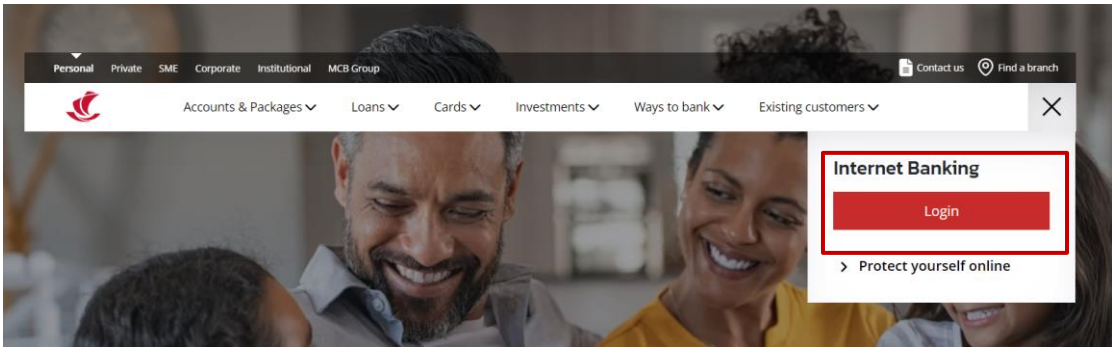
Yes, you will only need to complete the registration once.

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.

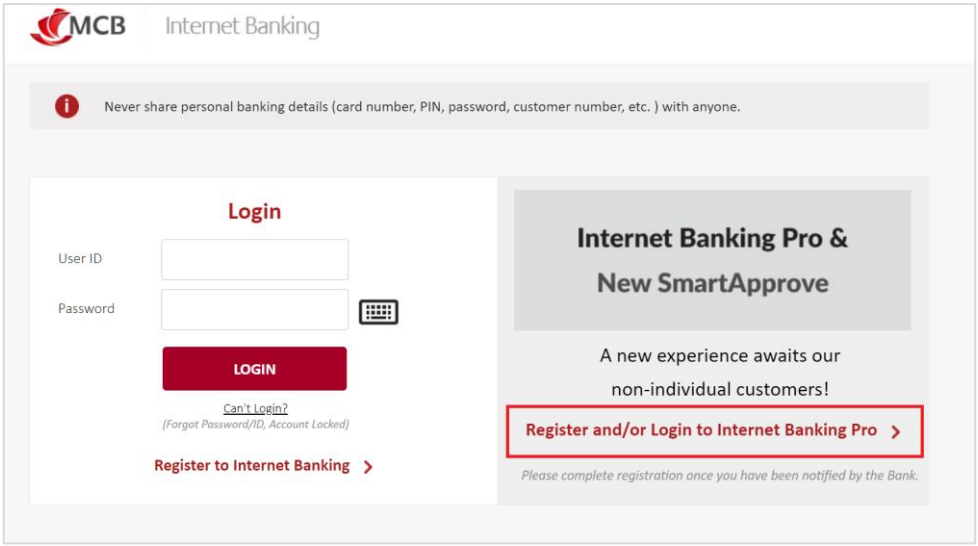
10. Can I log in to the new platform with my existing IB credentials?

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:



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

You should contact your CSR or Relationship Manager.

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

You should contact your CSR or Relationship Manager.

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

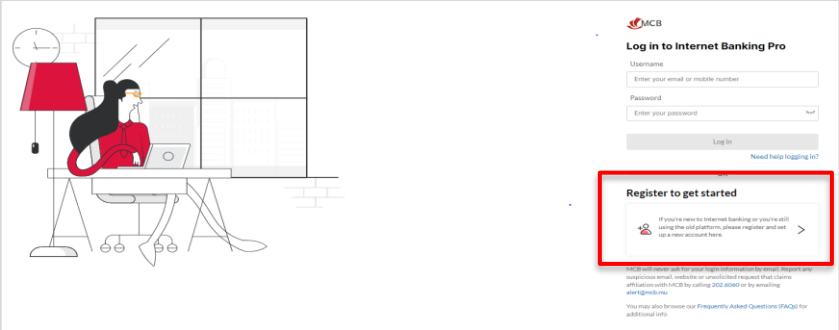
You should contact your CSR or Relationship Manager.

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

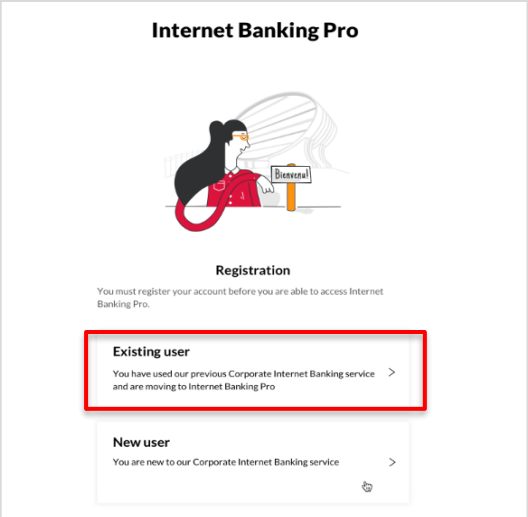
You should contact your CSR or Relationship Manager.

15. How do I register to the new platform?

Step 1: Click on register to get started:



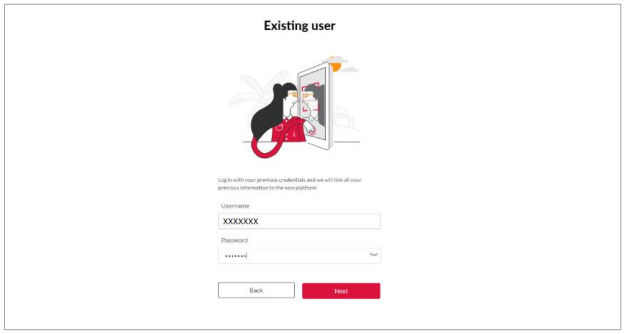
Step 2: Select existing user:



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

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

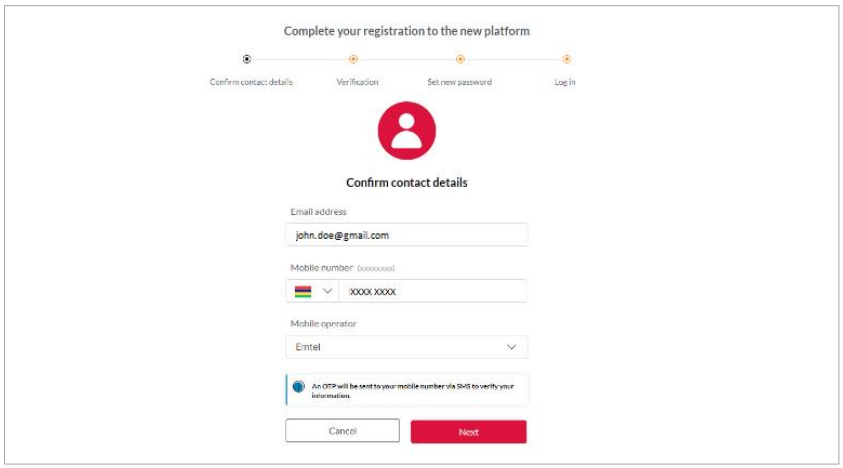
- Existing IB credentials (e.g. ABCD2911G) on the previous IB
- And previously successfully logged in to the old IB platform



Step 4: Confirm or update contact details:

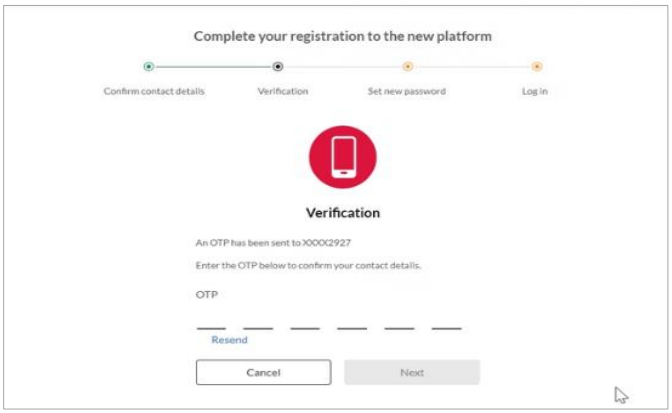
- For local users – email address, mobile number, country code and mobile operator
- For international users – email address, mobile number and country code

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

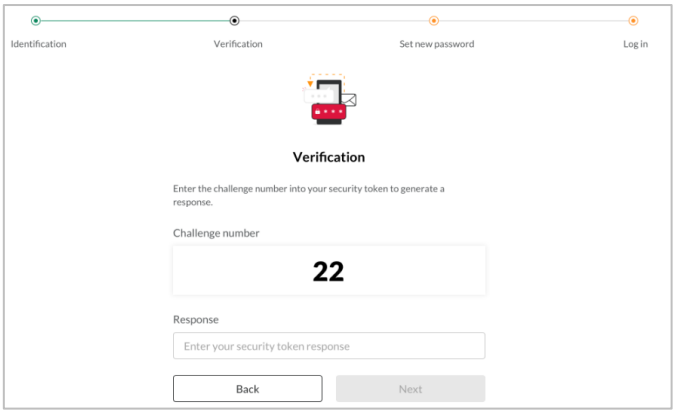


Step 5: Validate contact details:

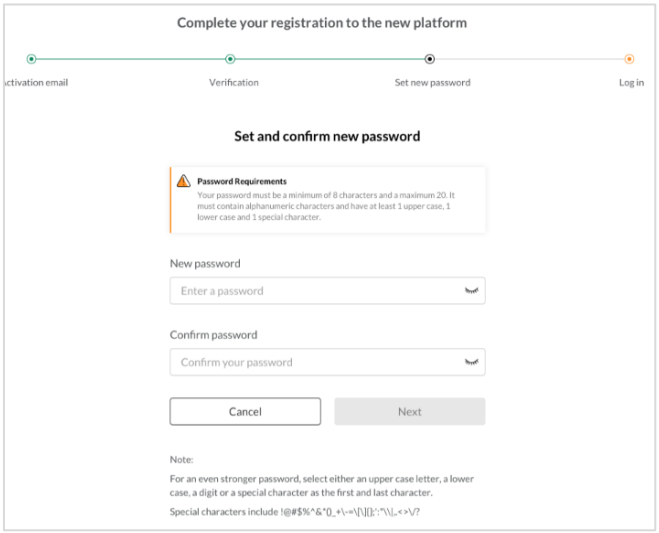
a. For Basic users – input OTP sent via SMS (local users)/WhatsApp (for international users) to your registered mobile number



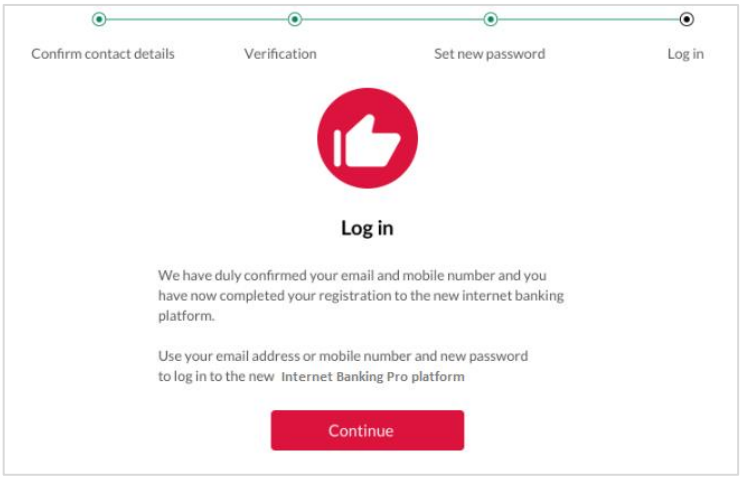
For signatory users – input the challenge response code displayed on your physical or soft token



Step 6: Create and confirm a new password

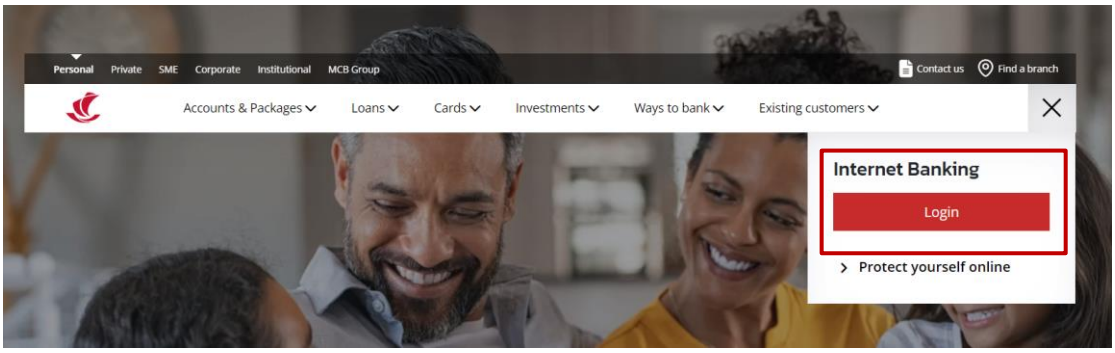


Step 7: Click on continue. You can now log in with your new credentials on Internet Banking Pro.

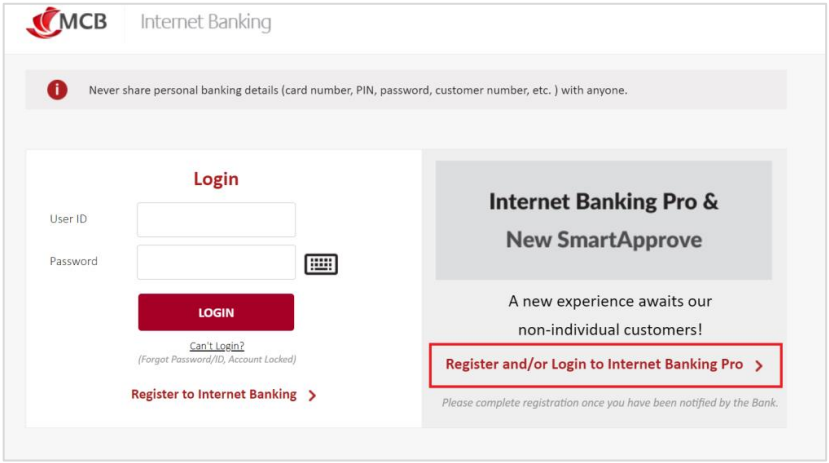


Registration as a new user to Internet Banking

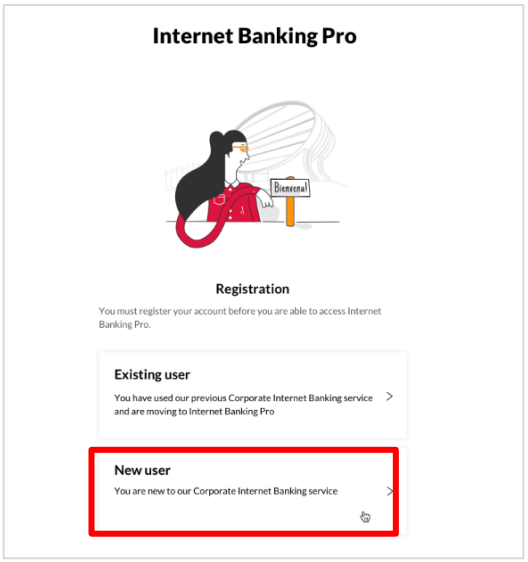
Step 1: Go on MCB's website and click on Internet Banking



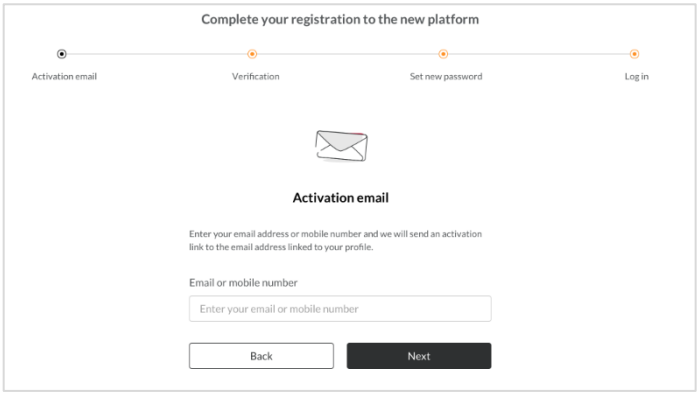
Step 2: Click on Register to Internet Banking Pro.



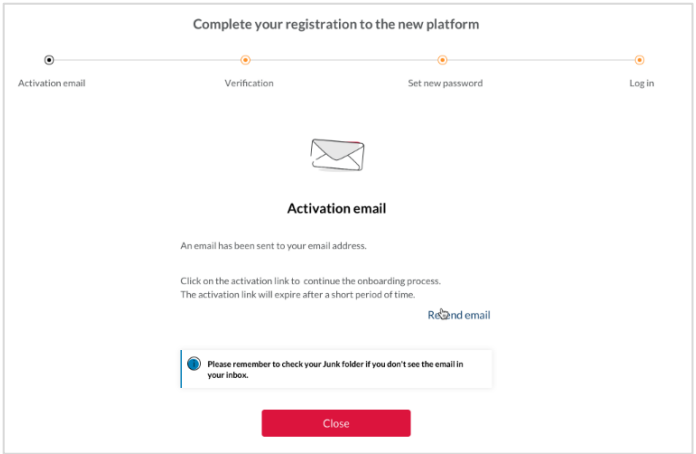
Step 3: Select new user:



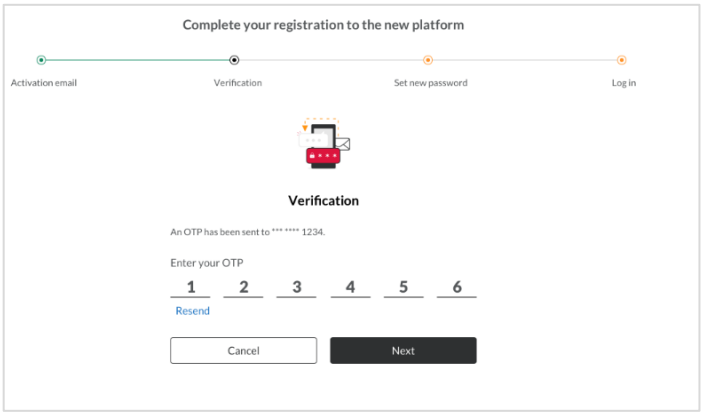
Step 4: Insert your email address and mobile number provided on the application form:



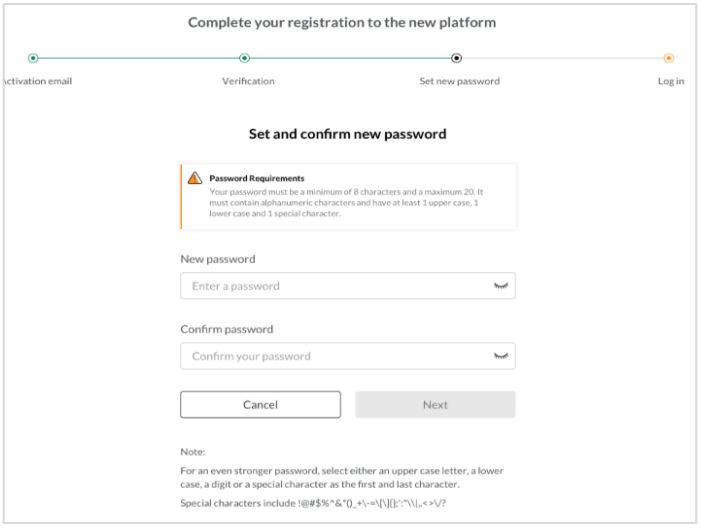
Step 5: Check your mailbox for activation of your account (remember to check your junk mail)



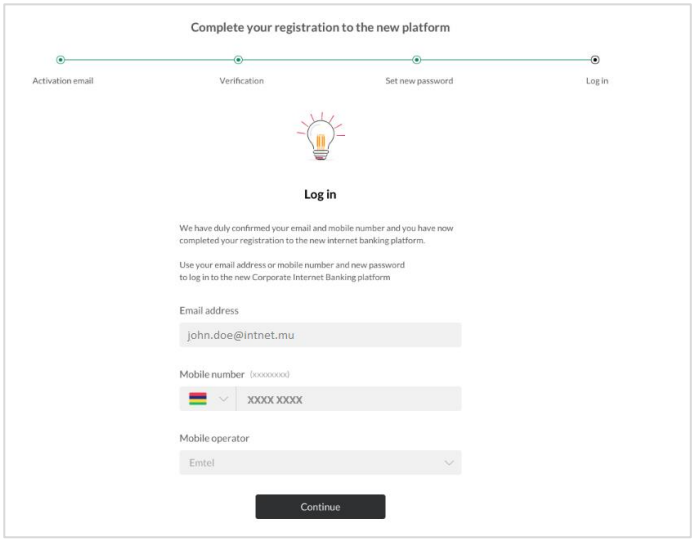
Step 6: Upon validation of email, input OTP sent via SMS (local users) and/or WhatsApp (for international users) to your registered mobile number



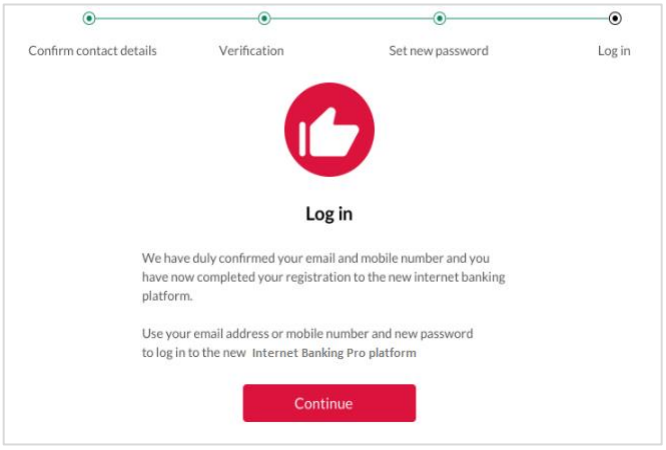
Step 7: Create and confirm password

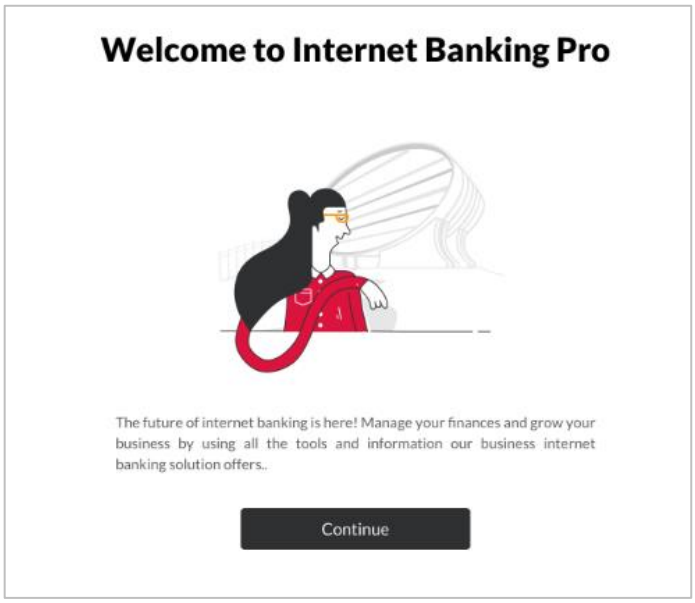


Step 8: Click on continue



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.

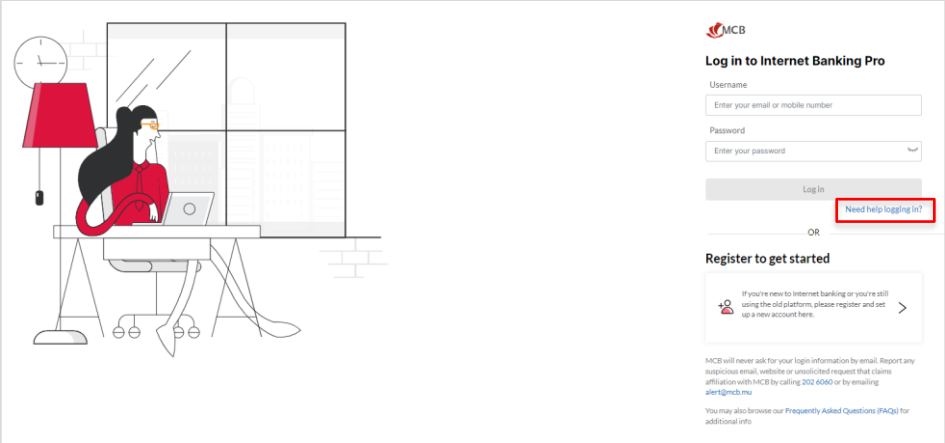
17. Why can't I see all my companies on Internet Banking Pro?

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.

Self-service

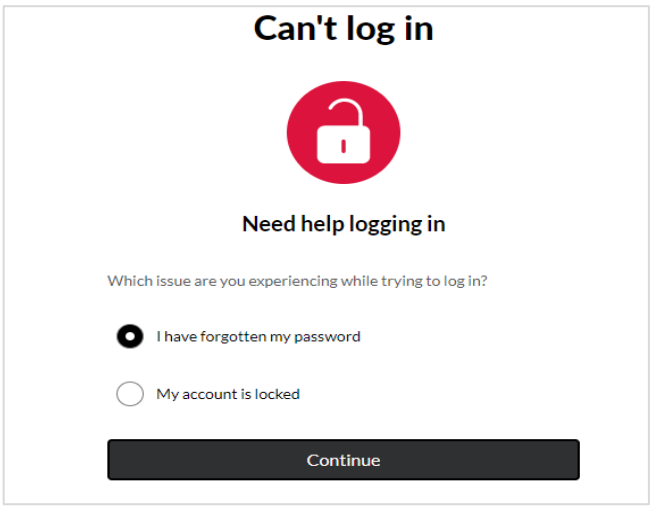
18. My Internet Banking Pro account has been locked. How do I reset my password?

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

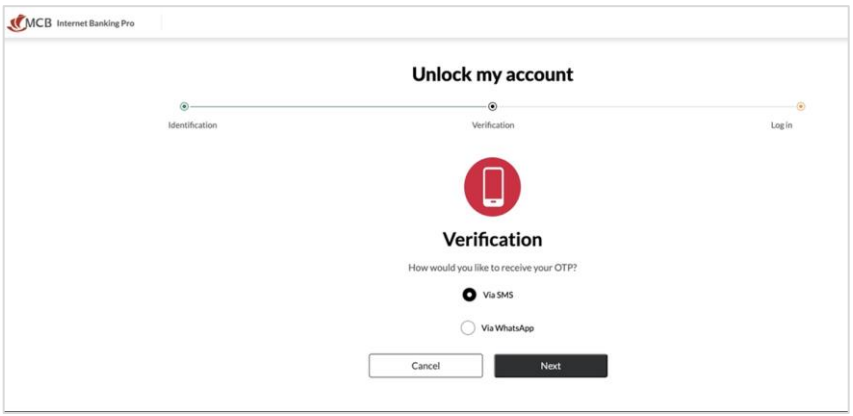


19. What should I do in case I have forgotten my password?

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

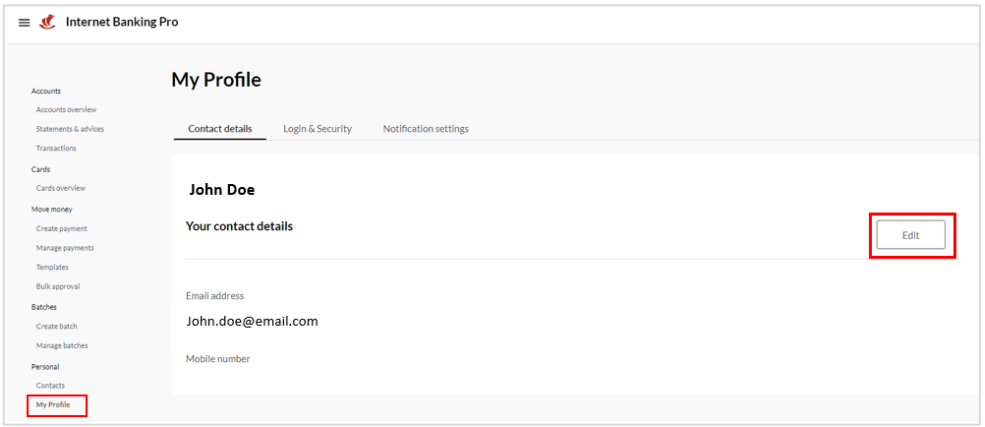


Option to receive OTP via either SMS (local users) and/or WhatsApp (International users):



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:

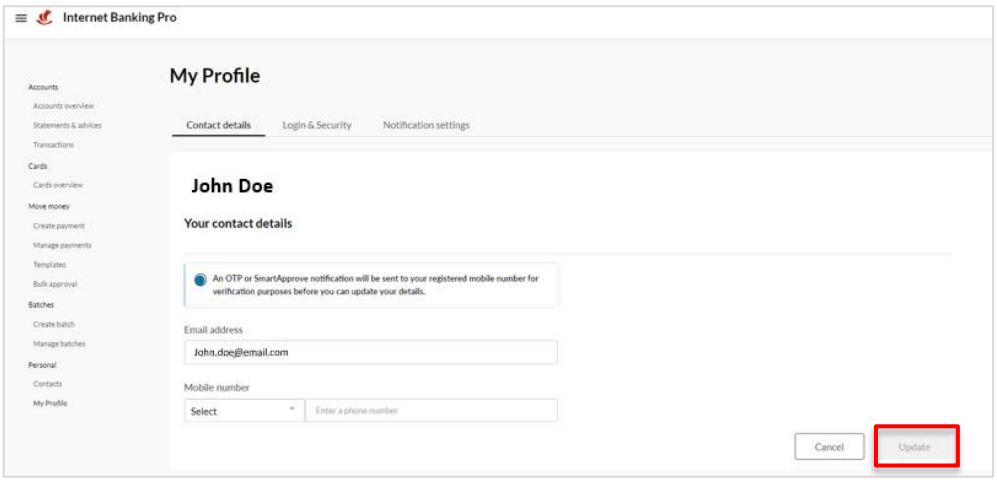


Amend the required information and click on update. You will be requested to authenticate yourself:

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

   Or

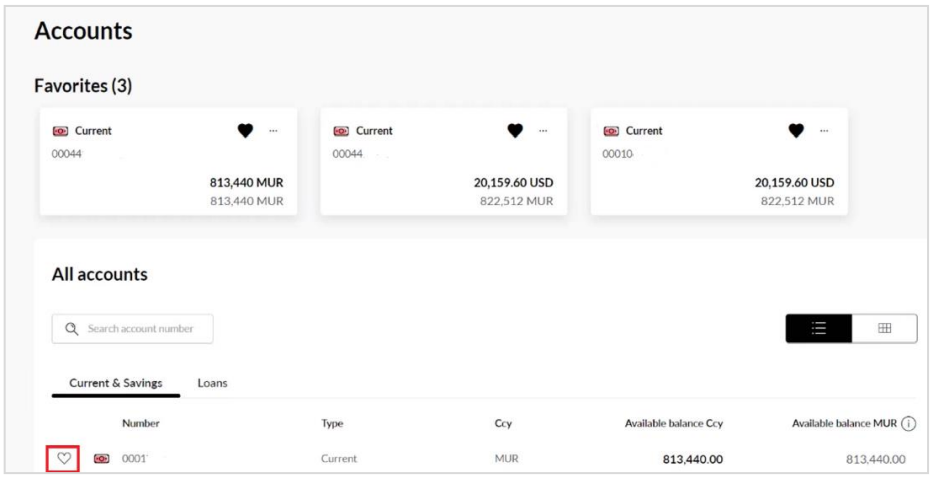
2. Through SmartApprove for signatory users



Using Internet Banking Pro

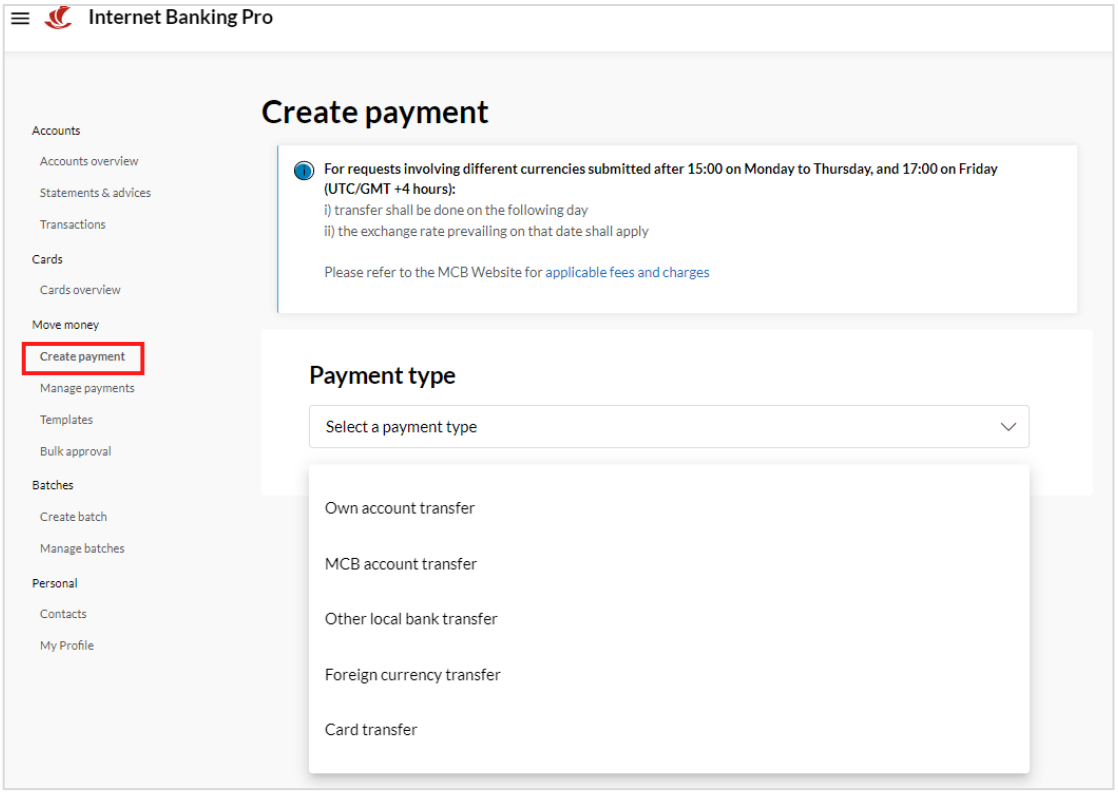
21. Why is there a heart next to my accounts?

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.



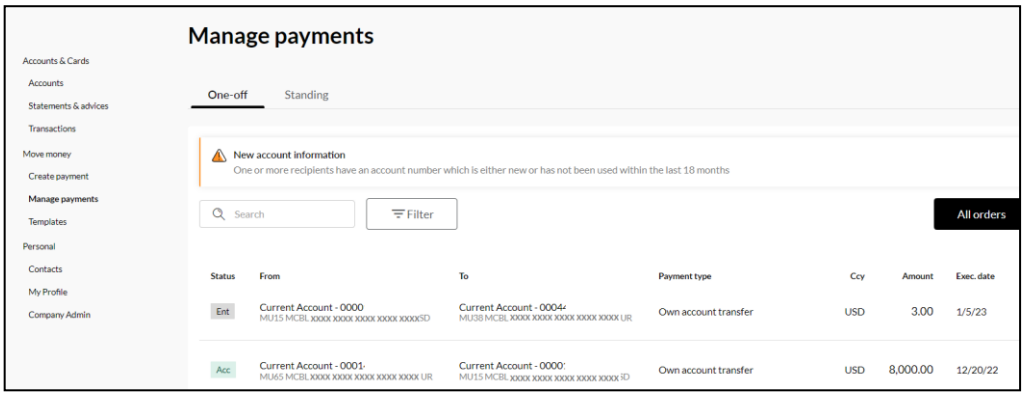
22. How do I initiate a transaction on Internet Banking Pro?

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



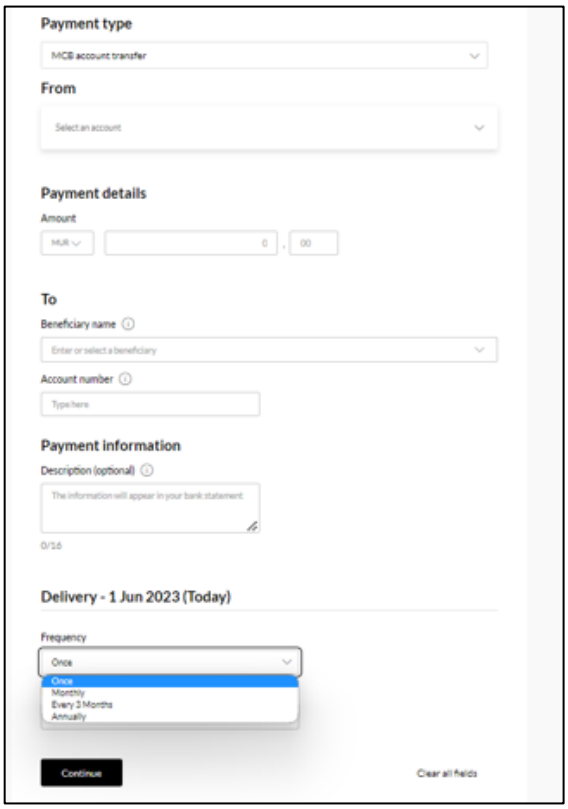
Review, confirm your payment and submit for approval (according to the approval policies of your company)

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

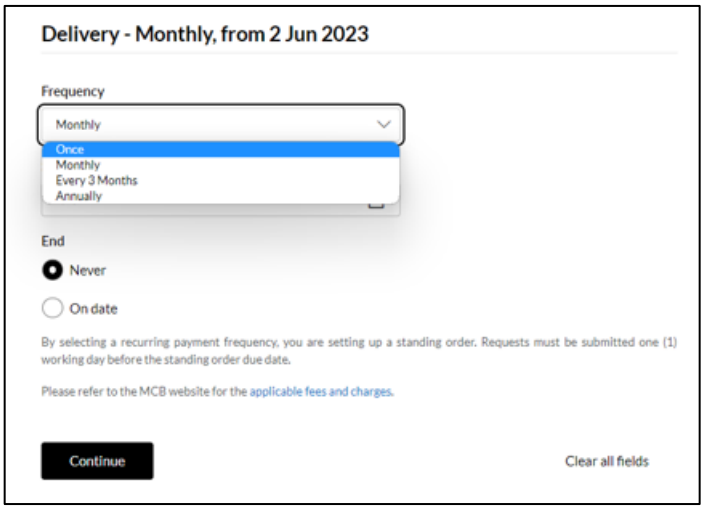


23. How to set up a standing order?

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

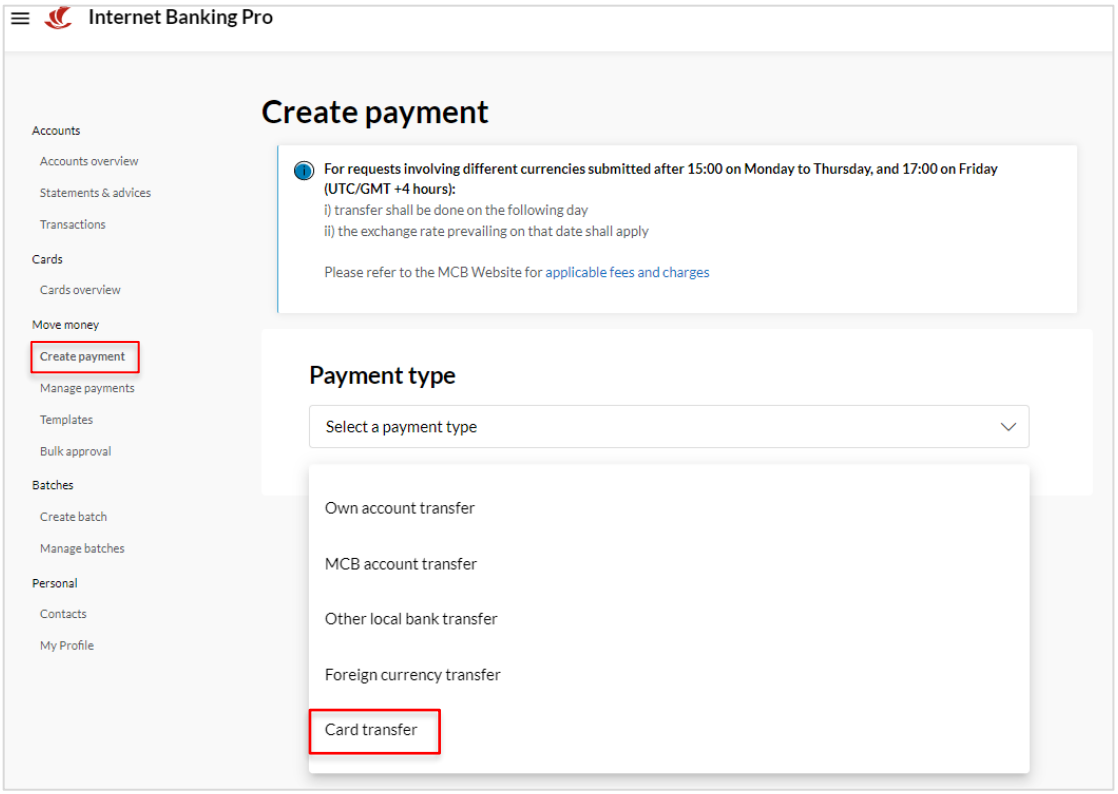


Step 2: Select the required frequency and end date (if applicable):

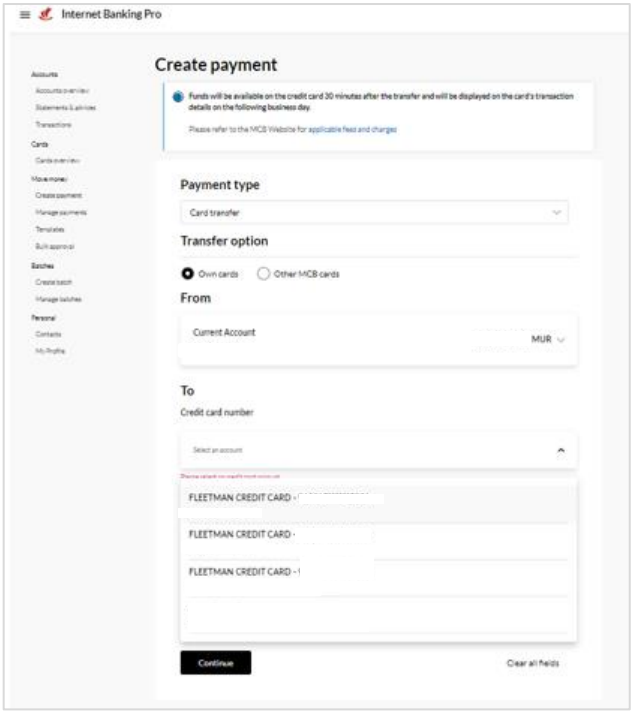


24. How to initiate a transfer to your own or third party MCB credit card?

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

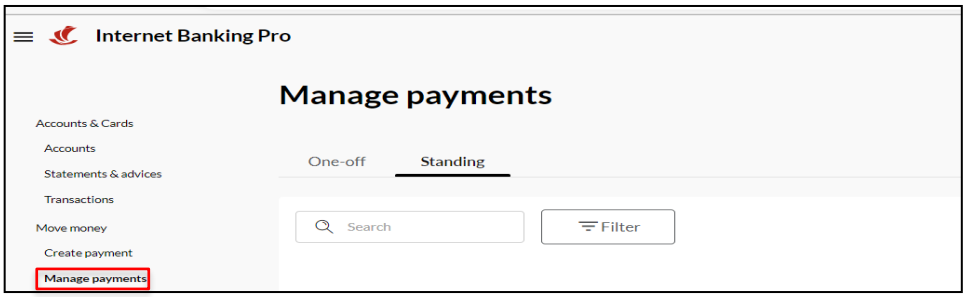


You will be able to transfer to your own card or other MCB credit cards:

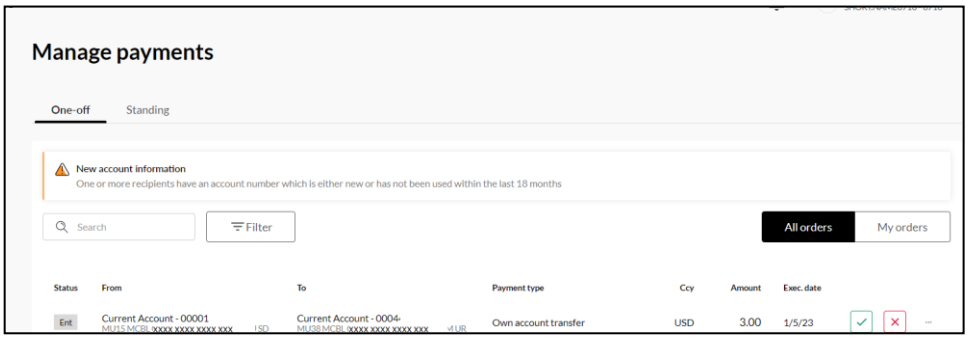


25. How do I approve or reject my transactions on Internet Banking Pro?

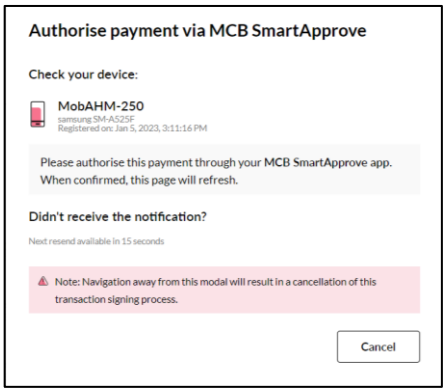
Step 1: Go to Manage payments dashboard, click on the relevant tab as per the type of payment initiated; one-off or standing



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

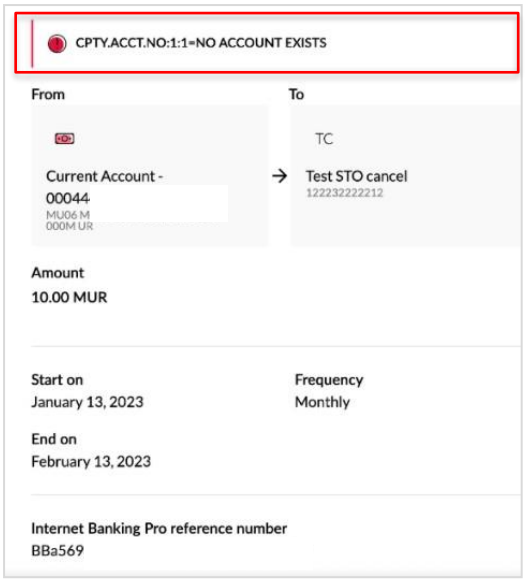


Step 3: As part of our 2-factor authentication, you will need to authorise this payment via SmartApprove (more details on SmartApprove)



26. Why was my transaction rejected by the bank?

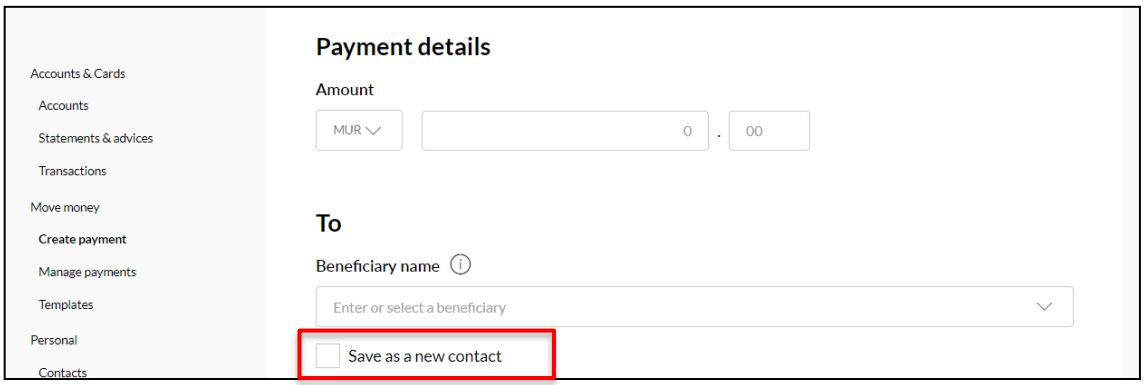
The rejection reason will be displayed on the Payment Order:



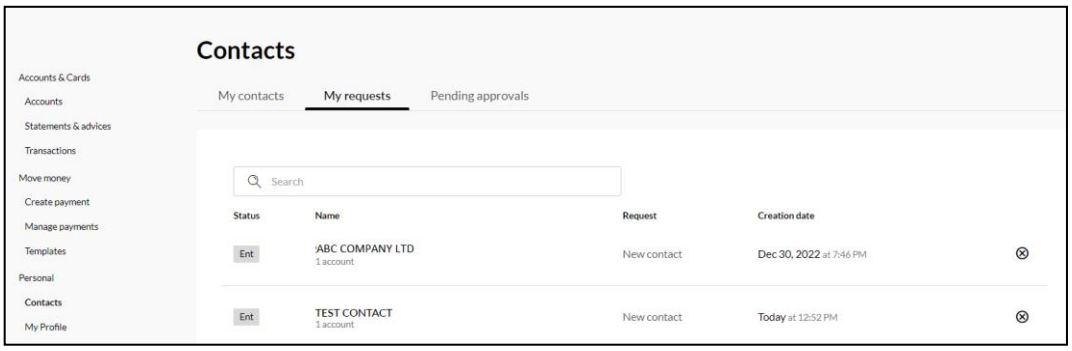
27. How do I create a beneficiary (contact) on Internet Banking Pro?

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.

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



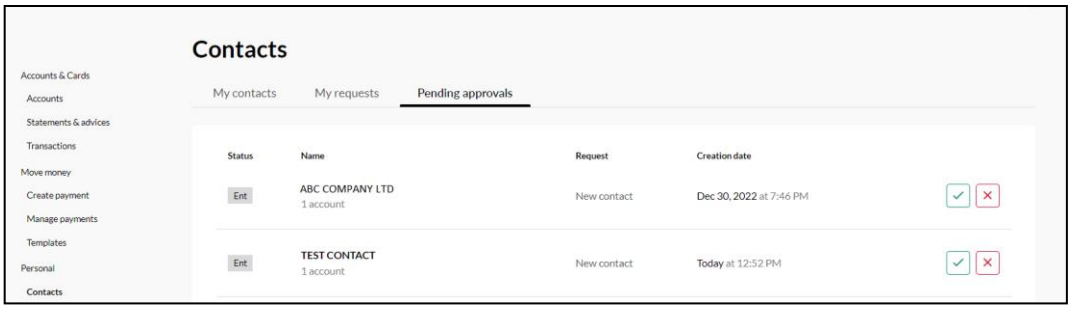
Step 2: Once a contact is created, it will appear under My Requests. This contact cannot be used until it is approved.

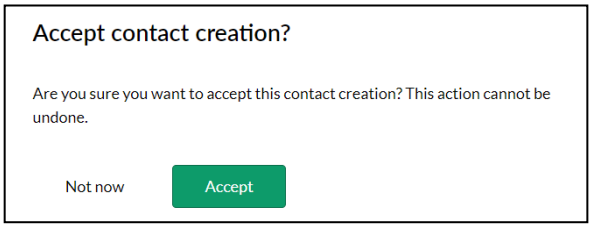


Step 3: Approving or rejecting a contact.

Only signatories can approve the creation of a contact.

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

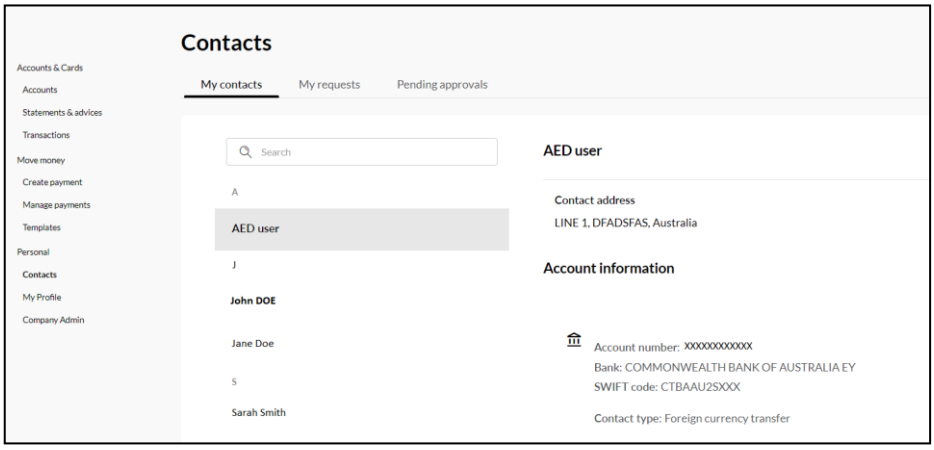


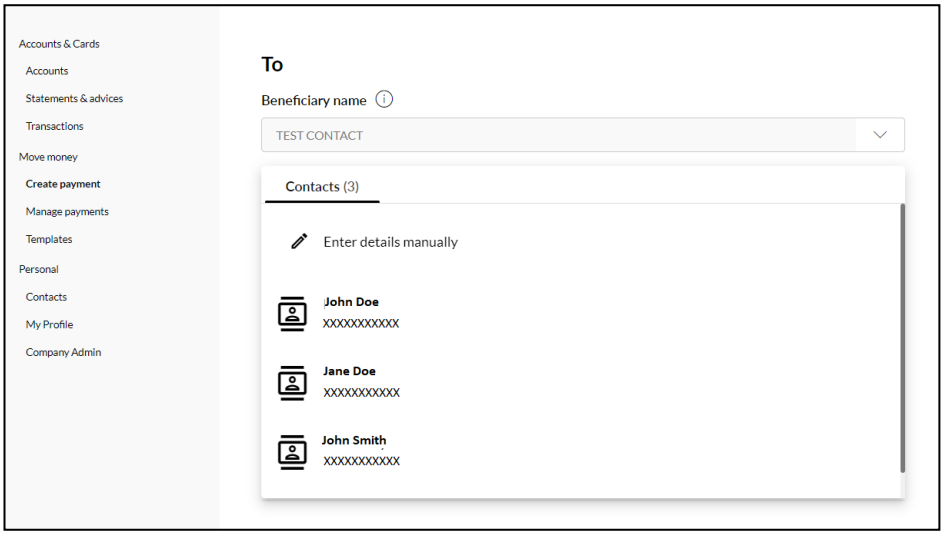


Step 4: Once a contact is approved fully, it will appear under “My Contacts”.

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



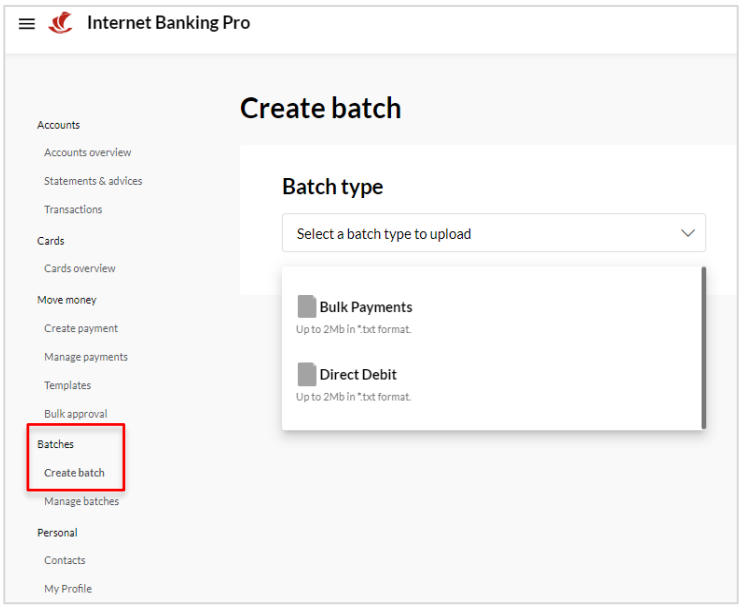


If you were an existing MCB Internet Banking customer, your previous beneficiaries will be migrated to the new system.

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

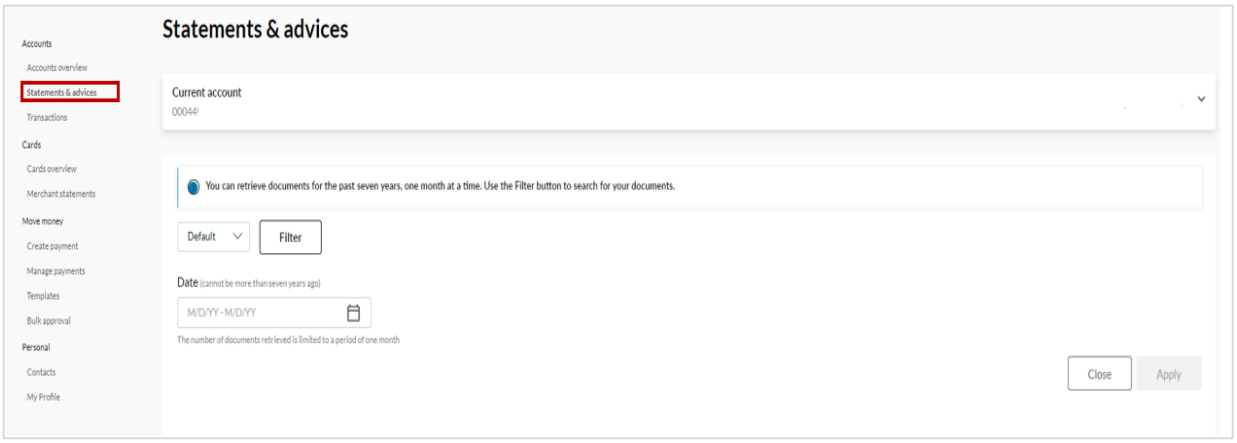
28. Where to find the bulk payment and direct debit features?

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



29. How to download statement and advices?

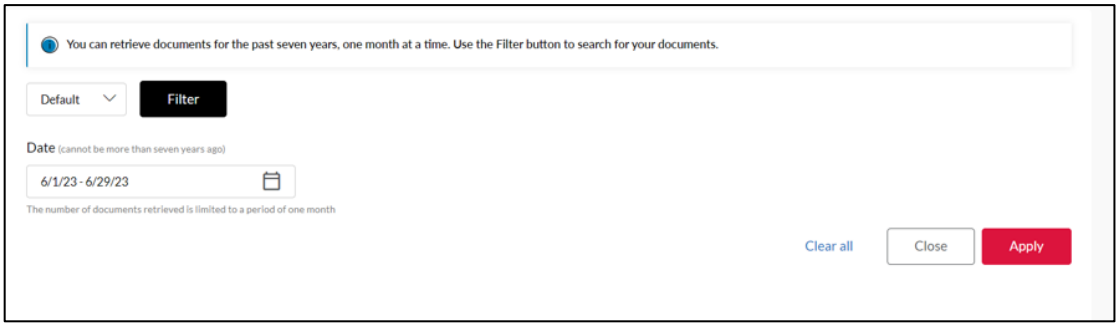
You should go on Statement and advices, select the relevant account:



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

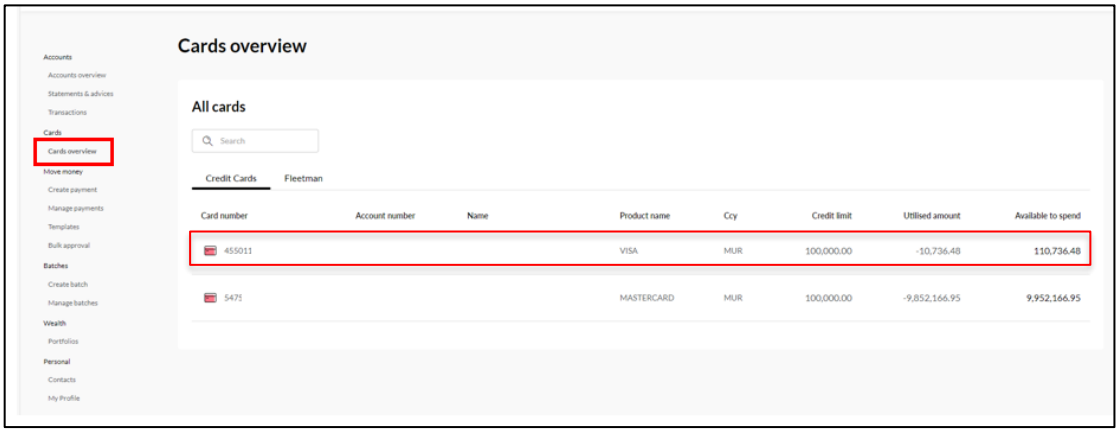


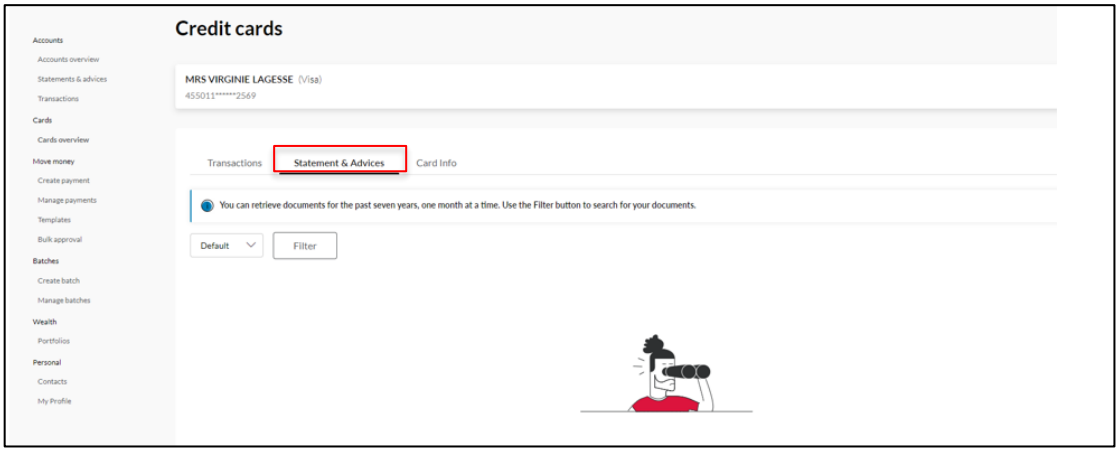
For example, if the statement is generated at the end of June to cover the period January to June, the search should be between 01/06/2023 and 30/06/2023:

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:

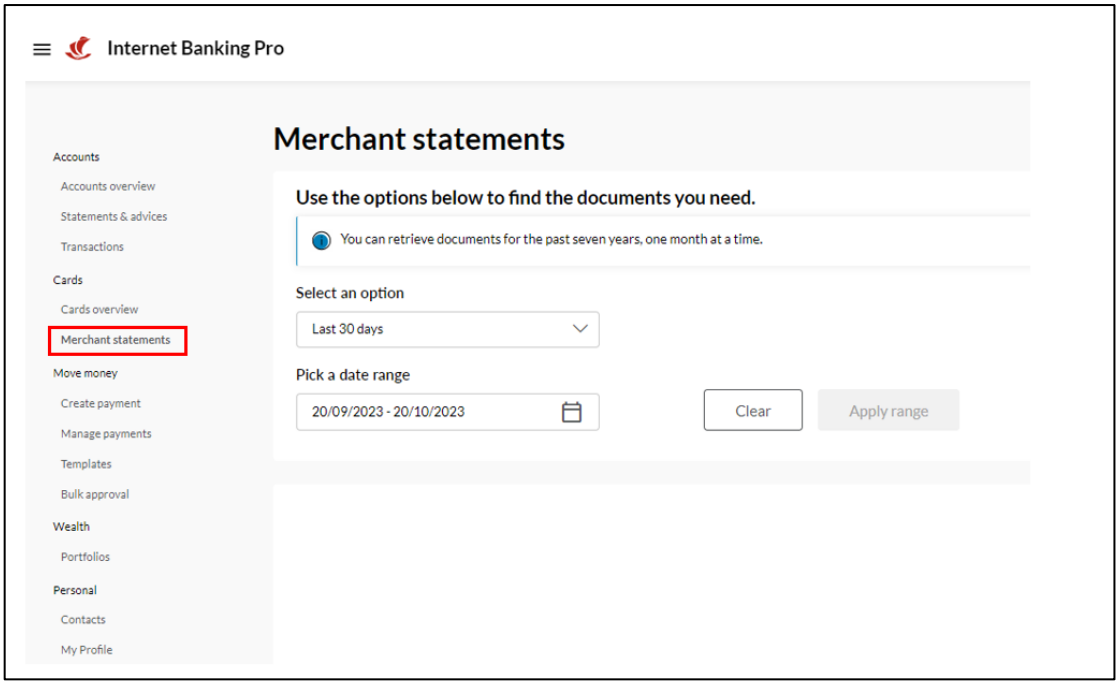
- Transactions
- Statement and advice
- Card Info





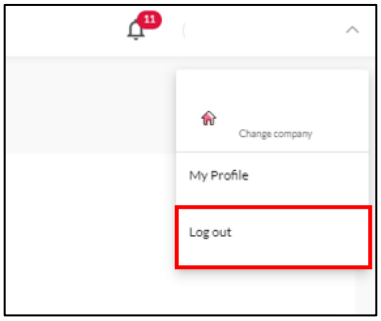
31. How to download merchant statements?

Select “merchant statements” on the menu and select the relevant option:

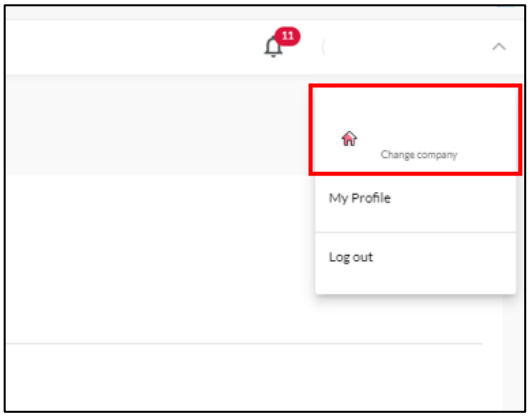


32. How to log out and switch to another company on IB Pro?

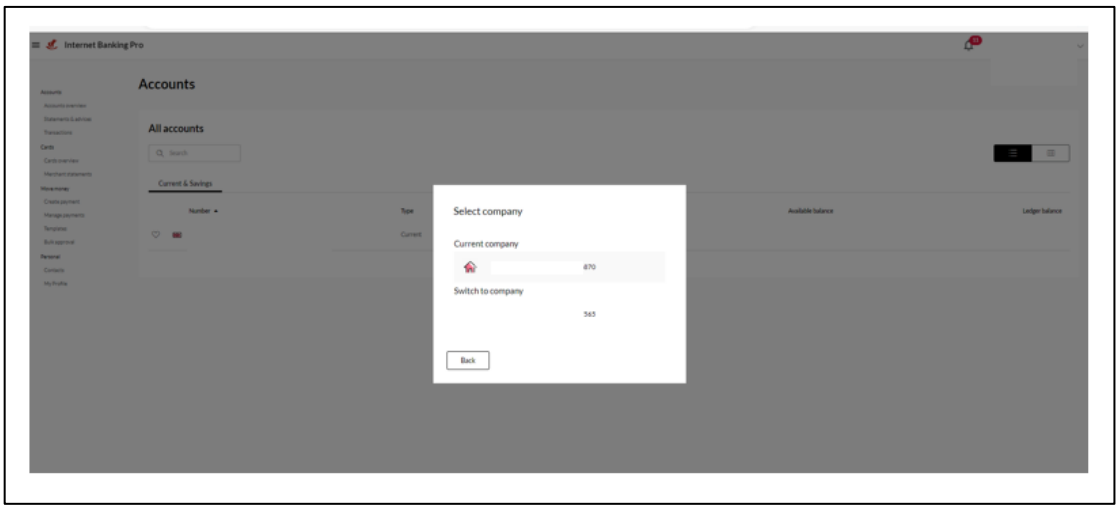
You should go on the right hand side of the page and click on the drop down arrow to open the additional menu:



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



And select the appropriate company:



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 **security centre**.

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
  - View status of your transactions
  - Approve your transactions seamlessly
  - Multiple selection and approval of transactions
- Dashboard
  - Provide updated status of your transactions
  - Allow filtering by transaction type and status
- Added security
  - 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

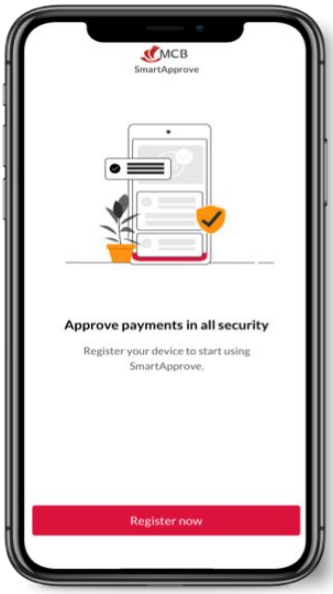
36. How do I access SmartApprove?

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.

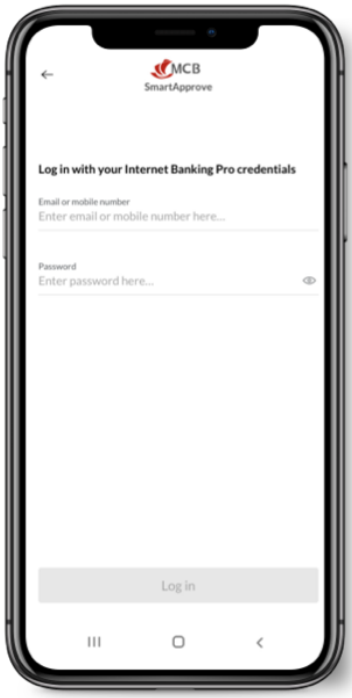
37. How to register on SmartApprove?

Step1: Tap Register now

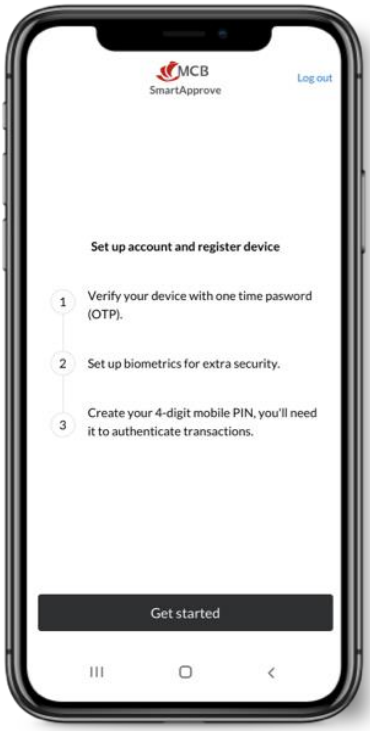


Step 2: Insert your Internet Banking Pro credentials (email or mobile number)

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



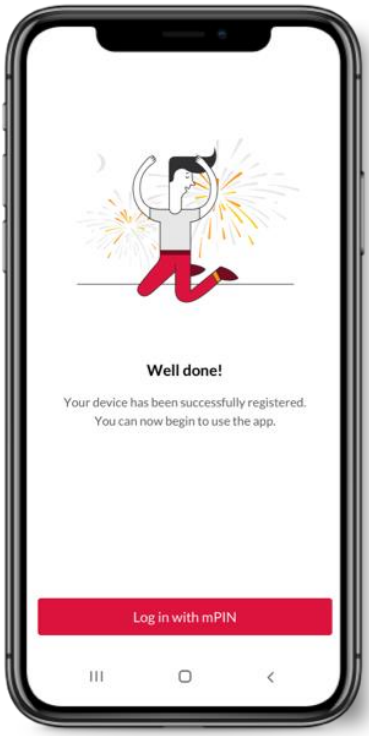
Step 3: Click on Get started



- 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

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



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:

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

icon to view the list of transactions to be approved.

41. What is the alert icon ⚠ 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?

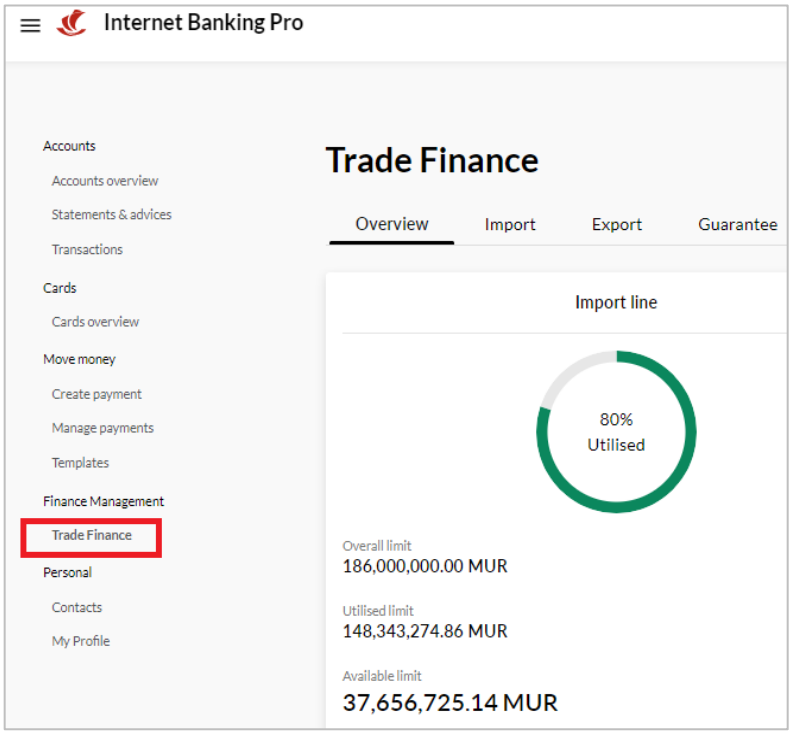
You will have 7 calendar days.

Trade Finance on Internet Banking Pro

45. How do I access the Trade Finance menu?

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

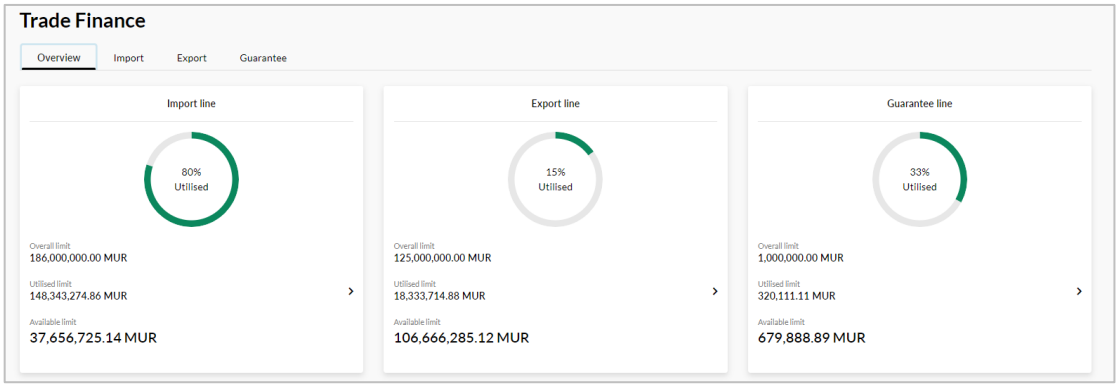
Step 2: Select 'Trade finance' under Finance management



46. How do I check my Trade Finance limits?

Step 1: Click on 'Trade Finance'

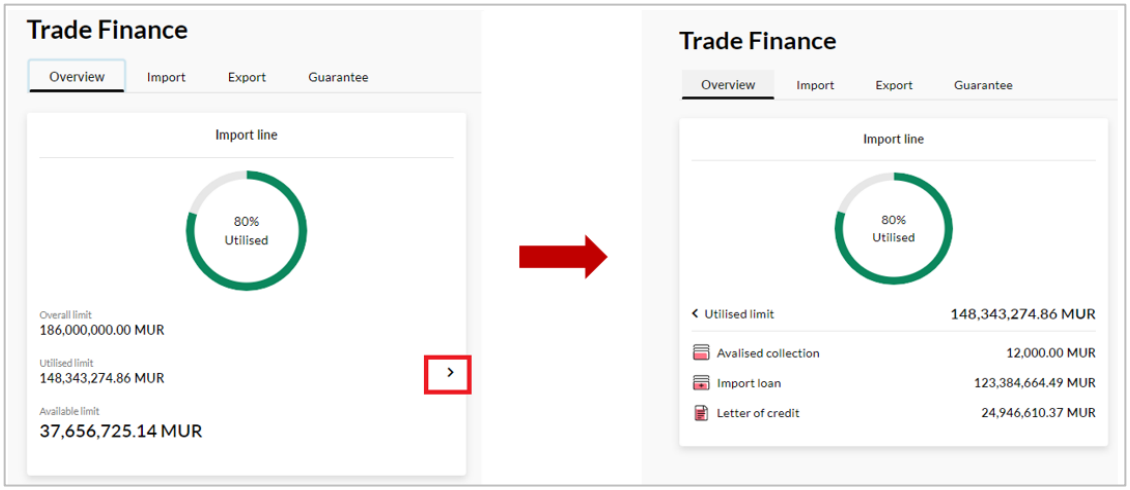
Step 2: Select the 'Overview' tab to see the Overall, Used and Available limits in the currency of the relevant facility.



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

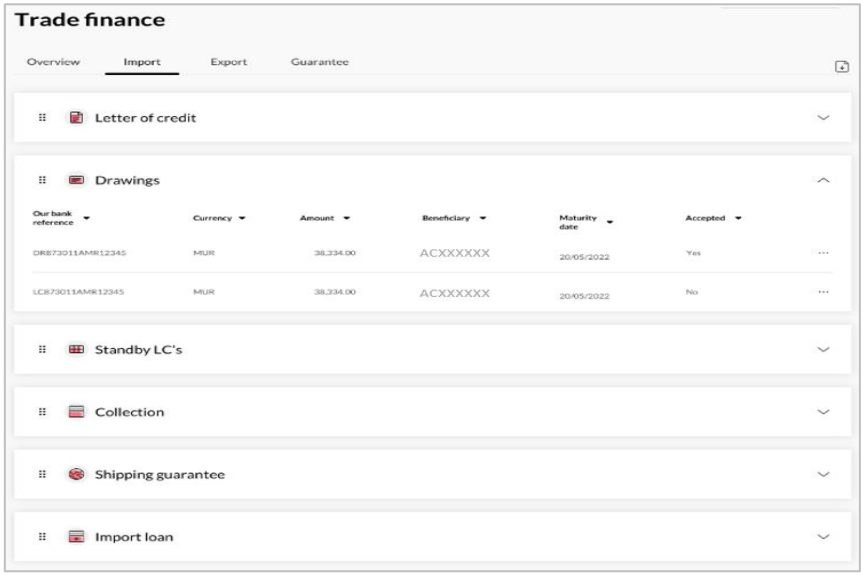


48. What do the green and red border on the facility line indicate?

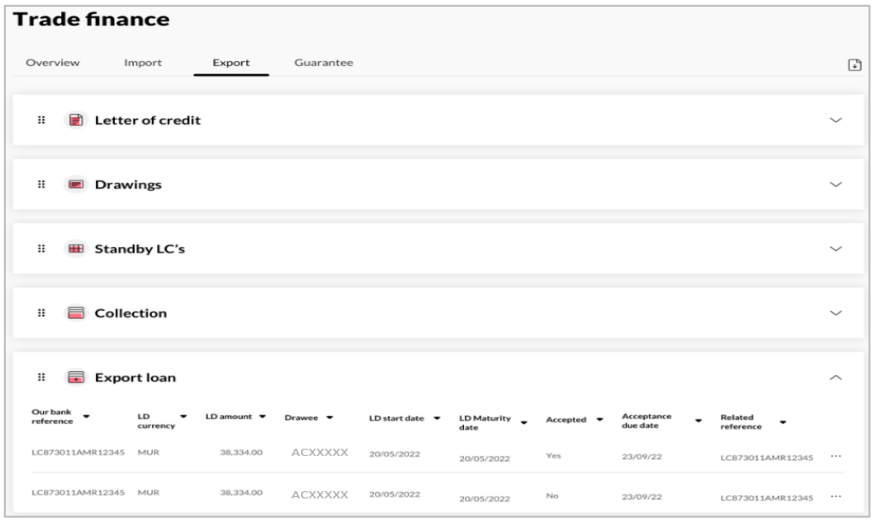
- The Green border means that the utilisation of the facility is within the limits granted
- The red border indicates that the facility limits are currently over used.

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

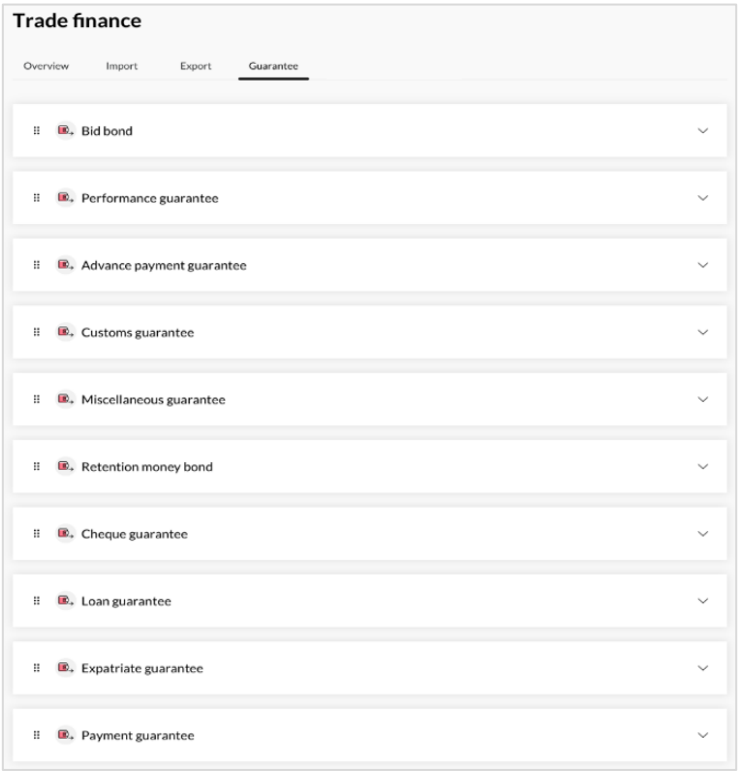
(i) Under the 'Import' tab, you can view all the outstanding transactions under Letter of credit, Drawings, Standby LCs, Collection, Shipping guarantee and Import loan.



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

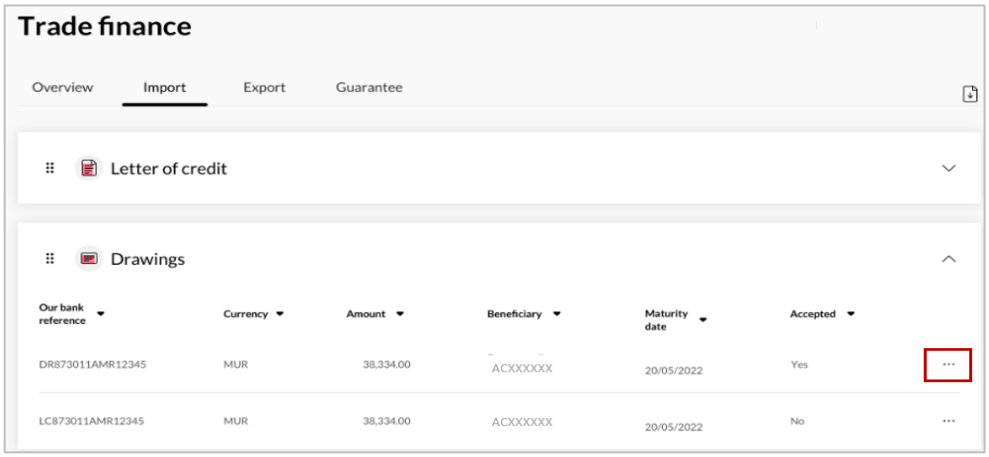


(iii) Under the 'Guarantee' tab you can view all the outstanding transactions under Bid bond, Performance guarantee, Advance payment guarantee, Customs guarantee, Miscellaneous guarantee, Retention money bond, Cheque guarantee, Loan guarantee, Expatriate guarantee, Payment guarantee, and Inward Guarantees



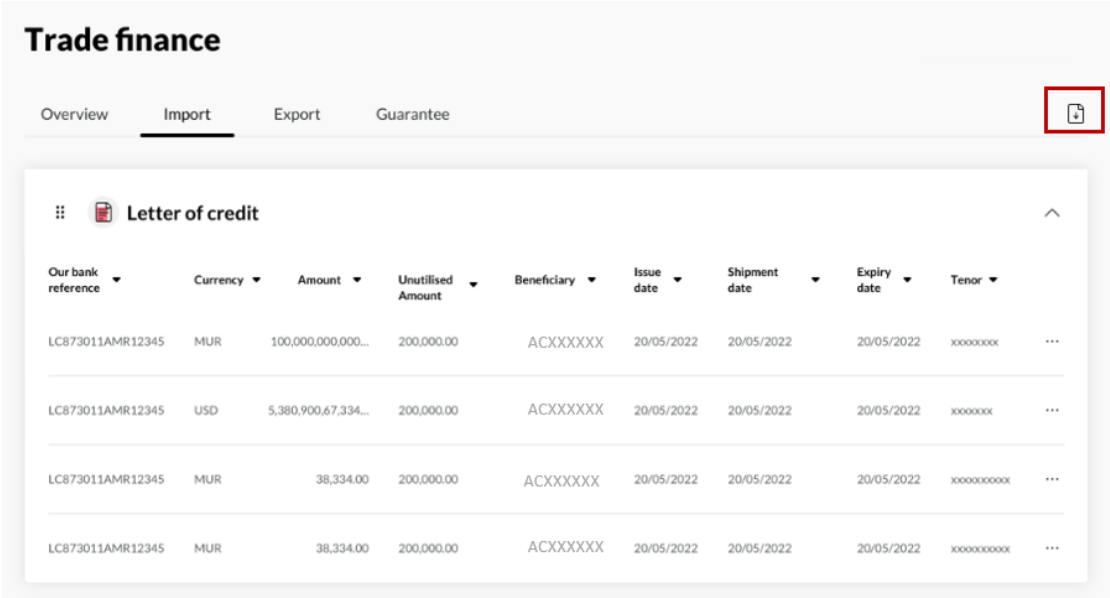
50. What should I see when I click on the ellipsis menu next to a transaction under any tab?

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



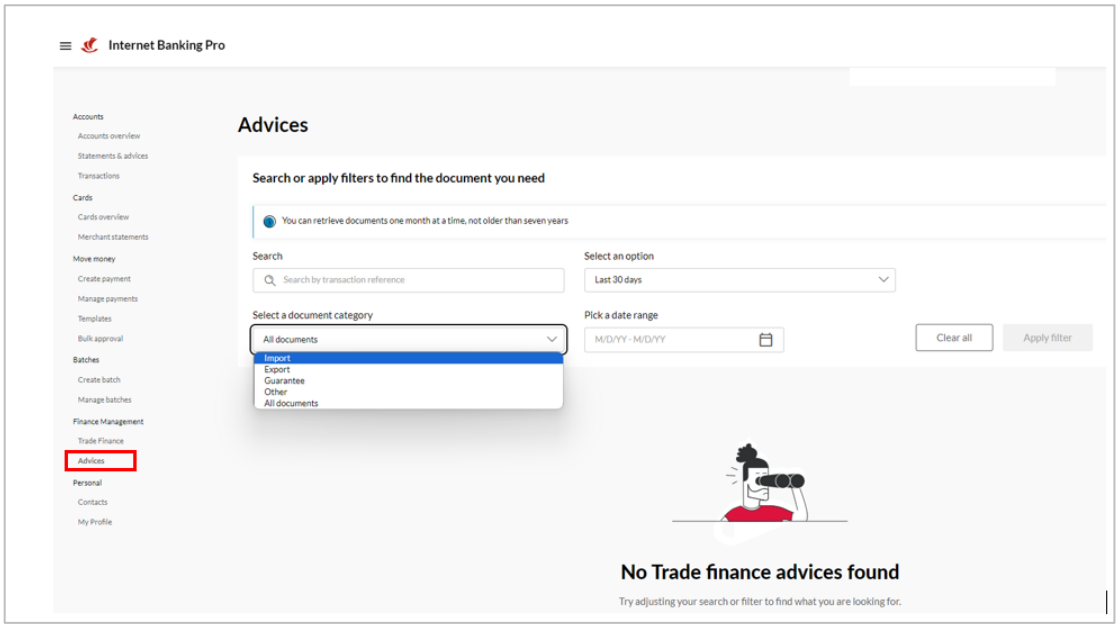
51. Can I download the list of outstanding items under Import, Export and Guarantee Tab?

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



52. How to download Trade Finance advices?

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