



Bank for Life



Frequently Asked Questions (FAQs)

Q1: What is MCB Live?

MCB Live is a digital banking platform offered by MCB Bank, which allows its account holders to avail online banking services via web using link <https://mcblive.com/> and mobile apps. MCB Live is available for iOS, Android & Huawei users.

Q2: Are there any subscription charges for using MCB Live?

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

Q3: Why should I use MCB Live?

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

Q4: Who is eligible to use MCB Live?

- Individual MCB Account Holder with account eligible for MCB Live
- Joint Account Holder with operating Instructions either or survivor
- Roshan Digital Account Holder (Resident & Non-Resident)

Q5: I am an existing MCB Mobile user, how can I login MCB Live?

You will need to register yourself again on MCB Live again by creating a new user ID, Password and by performing biometric verification via app/branch.

Q6: Can I login MCB Live using my old MCB Mobile credentials or MCB Internet Banking i.e. Registered Mobile number & Login Pin?

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

Q7: What are the services offered by MCB Live?

The services offered by MCB Live include:

a) Self-Registration

b) Accounts:

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

c) Credit Cards:

- Apply New Credit Card
- View Credit Card Details
- View Statement
- Perform Card Payment
- Block/ Cancel Card in real time
- Update Limits

- Initiate request for Card Replacement
- Change Pin in real time
- Initiate Request for Supplementary Card
- Track Service Request Related to Credit Card
- International Transaction Activation and De-activation
- Ecommerce Activation and De-activation
- ATM and POS Transaction Activation and De-activation
- Subscribe/ Un-subscribe for e-statement

d) Debit Cards

- View Card Details
- Enable/Disable International Use
- Allow Ecommerce Use
- Perform Debit Card Pin Change in real time
- Temporarily Block & unblock the Card
- Activate Debit Card

e) Roshan Digital Accounts

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

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

f) Transfer:

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

g) Bill Payment:

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

h) Account Settings:

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

i) ATM & Branch Locator

j) Register Complaint

k) Contact Us

l) Forgot Password (to reset password)

m) Forgot Username (to retrieve username)

n) Live Chat

o) Alternate Login (Fingerprint/ Face Login)

p) Certificates

Q8: I have MCB account, but no ATM/Debit Card. Can I still register to MCB Live?

No, currently you cannot register to MCB Live without an MCB ATM/Debit Card. All you need is an active MCB ATM/Debit Card.

Q9: How can I register/activate MCB Live?

a) Local Accountholder with valid/active Debit Card:

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC) type & Date of Birth as per NADRA.
- Enter the Active Debit Card Details
- After verification, enter the mobile number as per registered in the bank. Enter OTP received on registered mobile number
- After OTP for validation, create User ID & password.
- Accept terms & conditions
- User will be registered on Live successfully
- After successful registration, activation and financial transactions facility will be available after performing biometric verification and completion of 6 hours waiting User can perform in-app biometric verification (up to two attempts), in case of failure user can visit any MCB branch.

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

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC) type & Date of Birth
- Enter the Active Debit Card Details
- After verification, enter the registered mobile number, Enter OTP received on registered mobile number
- After OTP for validation, create User ID & password.
- Accept terms & conditions
- User will be registered on MCB Live successfully
- User will be able to perform financial transactions after a 6-hour waiting period. However, for instant activation you can contact call center (111 000 622) from the registered number

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

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC) type & Date of Birth
- Enter the Roshan Digital Account Number and registered mobile number, enter OTP received on registered mobile number
- After OTP validation, create User ID & password.
- Accept terms & conditions
- User will be registered on MCB Live successfully
- User needs to call MCB contact center (111 000 622) for the activation of MCB Live Account

d) Roshan Digital Accountholder Non-Resident customers:

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC) type & Date of Birth
- Enter the Roshan Digital Account Number & registered email address, Enter OTP received on registered email address
- After OTP validation, create User ID & password.
- Accept terms & conditions
- User will be registered on MCB Live successfully
- User will receive 2 emails, in the 1st email he will receive an activation link and in the 2nd email activation code will be sent
- After clicking on the link received on the registered email address follow the instructions mentioned in the email to complete the registration process and activate MCB Live Account
- Alternatively, the user can call MCB Contact Center (111 000 622) from registered contact number and activate financial transactions on MCB Live Account

e) Non - Resident Pakistani (NRP)

- Click on the Register Button on login page
- Select & enter the Global ID (i.e. CNIC) type & Date of Birth
- Enter the Account Number & registered email address, Enter OTP received on registered email address
- After OTP validation, create User ID & password.
- Accept terms & conditions
- User will be registered on MCB Live successfully
- User will receive 2 emails, in the 1st email he will receive an activation link and in the 2nd email activation code will be sent
- After clicking on the link received on the registered email address follow the instructions mentioned in the email to complete the registration process and activate MCB Live Account
- Alternatively, the user can call MCB Contact Center (111 000 622) from registered contact number and activate financial transactions on MCB Live Account

Q10: I am unable to create my username for MCB Live registration?

Make sure you are following below mentioned criteria while creating your username for MCB Live:

- Username length must be between 8-20
- Username must be Alphanumeric
- No special characters and spaces will be allowed

If you are still facing issues, please contact 042-111-000-622.

Q11: What is OTP (One Time Password) and what it is used for?

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

- For adding any beneficiary
- Performing any Financial/Non-Financial Transaction
- Beneficiary/Biller Addition
- For Registration
- For Device Binding

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

Q12: I haven't received OTP (One Time Password) on my registered mobile number or Email address?

Please make sure that:

- You should be connected to the network (In case you have changed your mobile number: Type "MNP" (Mobile Number Portability) in the message text & send it to MCB short code 9460 to update your mobile network).
- Ensure that short Code 6222 is not blocked
- Check your registered mobile number or email address
- If the problem persists, please call MCB Contact Center 042 111000622.

Q13: Will MCB Live service be affected if I change my mobile number?

You may face difficulty in receiving transactional alerts and OTP via SMS in a timely manner.

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

Q14: Is MCB Live supported on all operating systems and phone sets?

MCB Live is supported on devices running Android 7.0 / IOS 11.0/ Huawei and above operating systems.

Q15: What are the recommended browsers for accessing MCB Live?

MCB Live is best viewed with all current versions of below mentioned search engines:

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

Q16: I have multiple accounts with MCB Bank. How do I link them with MCB Live?

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

Q17: How to enable alternate login using Biometric/Face Login functionality on MCB Live app?

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

Q18: How to deactivate Biometric login functionality on MCB?

From the bottom menu of MCB Live application, please select settings. Tap on my preferences and disable the "Alternate Login" toggle button to uncheck the "Biometric/Face Login" option.

Q19: I have forgotten my Username. What should I do?

You can retrieve your user name through following mediums:

- a) MCB Live web portal and application
- b) Contact Center

1) For Debit Card Holders:

a) MCB Live – Forgot Username:

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

b) MCB Contact Center – Forgot Username:

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

2) For Non-Debit Card Holders:

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

Q20: I have forgotten my password. What should I do?

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

1) For Debit Card Holders:

a) MCB Live – Forgot Password:

- Click on the Forgot Password option available on MCB Live You will be asked to enter the details for verification
- Enter your User Name, ATM Debit Card Number, ATM Debit Card PIN & Expiry
- Press confirm
- Enter OTP received on registered mobile number / email address as per preference
- You will be asked to reset your password by entering new password & confirm password
- Your password will be reset successfully.

b) MCB Contact Center – Forgot Password

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

Note: After changing the password, you will not be able to perform IBFT for 1 Hour for security purpose

2) For Non- Debit Card Holder

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

Q21. How can I change my MCB Live Password?

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

Q22: Who can I pay using MCB Live Service?

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

Q23: How can I access "Add a new Beneficiary" option?

Paths to access Add Beneficiary Option:

You can access Add Beneficiary option in three ways:

1. From Manage Beneficiary option available at Quick Links card on Dashboard
2. From Menu > Select 'Pay Bills' > Add Beneficiary
3. You can add Beneficiary after performing any fund transfer transaction from "Add as Beneficiary" button.

Q24: How to add Beneficiary for Funds Transfer within MCB Bank Steps to Add Beneficiary within MCB?

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

Q25: How to Add Beneficiary for IBFT using account number? Steps to Add Beneficiary for IBFT using account number?

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

Q26: How to add Beneficiary for IBFT using IBAN Number?

Steps to Add New Beneficiary for IBFT using IBAN number:

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

Q27: What does MFB & EMI stand for?

MFB stands for 'Microfinance Banks', i.e. Easypaisa, Jazzcash, etc. & EMI stands for 'Electronic Money Institute', i.e. Nayapay, Sadapay, etc.

Q28: Unable to perform IBFT after adding beneficiaries of MFBs & EMIs?

To ensure a seamless and secure digital banking experience with MCB Live, we have taken the initiative of introducing a waiting period of 4 hours after addition of new beneficiaries of Micro Finance Banks (MFBs) / Electronic Money Institutions (EMIs) for IBFT. Please perform IBFT after 4 hours of beneficiary addition. These steps have been created for the safety and protection of your financial transactions.

Q29: Unable to perform transaction after registering with MCB Debit Card?

To ensure a seamless and secure digital banking experience with MCB Live, after registration you will be able to login but will only be able to perform transactions after a 6 hours waiting period. These steps are for the safety and protection of your financial transactions.

Q30: What is meant by Quick Transfer & Quick Pay?

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

Q31: Unable to perform IBFT using Quick Transfer Option?

For security purposes, IBFT through Quick Transfer is currently unavailable. Please add the beneficiary before you perform IBFT to your desired financial institute. However, you can use RAAST for performing quick transfer.

Q32: Unable to perform consecutive IBFTs?

For your security, a waiting period is implemented on consecutive IBFTs. If you face concerns after waiting period, please contact 042-111-000-622.

Q33: What are the sending limits for fund transfer to other banks/ MFB/ EMI?

For the security and safety of your funds, the below limits have been placed on IBFT transactions as per the below table:

The renewed Transaction limits are as follows for Transactions via 1-Link and RAAST both:

Revised Limits	Per Transaction Limit	Daily Limit		Monthly Limit	
		Amount PKR	Count#	Amount PKR	Count-#
Fund Transfer for Commercial Banks (Internal FT + IBFT + RAAST)	250,000	10	500,000	-	-
Microfinance Banks/EMIs	5,000	10	10,000	30	30,000

Per day accumulative exposure at MCB LIVE:

- Accumulative limit for all kind of transactions is 510,000 per day.

Q34: Which companies in Pakistan are MFBs & EMIs?

Sr. no	List of Microfinance Banks (MFB's)	Sr. no	List of Electronic Money Institutes (EMI's)
1	Apna Microfinance Bank	1	FINJA EMI
2	Finca Microfinance Bank Limited	2	NayaPay Private Limited
3	First Microfinance Bank	3	PayMax
4	Khushhali Microfinance Bank	4	SadaPay
5	NRSP Micro Finance Bank	5	Abhi Finance
6	Telenor Micro-Finance Bank Ltd		
7	U Microfinance Bank Limited		
8	Mobilink Micro Finance Bank		

Q35: How can I access “Add a new Biller” option?

You can “Add Beneficiary” in three ways

1. From Hamburger Menu > Select Payments > Select Manage Billers
2. You can add new Biller after performing any transaction by selecting “Add as Biller” button

Q36: How can I add a new Biller? Steps to “Add a new Biller”?

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

Q37: How can I perform Quick Transfer?

Quick Transfer is currently available for RAAST and Funds Transfer (within MCB)

- Go to menu bar, click on option 'Funds Transfer' >> 'Quick Transfer'
- On Quick Transfer screen, enter the account number, desired amount & press confirm
- On next screen, details of the added beneficiary will be displayed. Verify the account title & press confirm
- Enter OTP received on your registered email address or mobile number
- Funds will be transferred within MCB successfully

Q38: Can I change my mobile number through MCB Live?

No you cannot change your mobile number, address or email address through MCB live. You have to visit your nearest branch for this purpose due to security concerns.

Q39: How can I locate my nearest branch of MCB through MCB Live?

- Open MCB Live app.
- Tap on Help & Support button in the bottom menu bar and select ATM/Branch Locator.
- You can enter your location and check the nearest ATM or branch

Q40: What is RAAST?

RAAST is State Bank of Pakistan’s (SBP) instant payment system that enables end-to-end digital payments among individuals, businesses and government entities.

Q41: How is RAAST P2P different from conventional IBFT?

RAAST Service is secure & free of cost. To initiate a RAAST transaction the user only requires the mobile number (RAAST ID) of the beneficiary for payment.

Q42: Can I transfer fund within MCB using RAAST?

Yes, you can transfer funds within MCB via RAAST.

Q43: What types of transaction are allowed in RAAST service?

Following types of financial transaction can be performed via RAAST:

- IBFT (Interbank Funds Transfer) to RAAST ID
- IBFT (Interbank Funds Transfer) to IBAN
- FT (Internal Funds Transfer) to RAAST ID
- FT (Internal Funds Transfer) to IBAN
- Can receive funds on RAAST ID or IBAN

Q44: Is there any limit on transactions on RAAST MCB Live?

Yes, the transaction limit will be applicable as per bank's allowed limit.

Q45: Can I adjust the Limits?

Yes, limits can be adjusted within assigned Limits provided by the bank.

Q46: How can I adjust limits?

- After login, from menu bar option click on 'Account Settings' >> 'My Limits'
- Select the 'Transaction set' i.e. 'funds transfer by RAAST'
- Click on 'Edit', set the desired 'Count' & 'Amount' within the bank assigned limit & press 'save'
- Limits will be updated

Q47: How can I reset the limits to bank limits?

- After login, from hamburger option click on 'Account Settings' >> 'My Limits'
- Select the 'Transaction set' i.e. 'Funds transfer by RAAST'
- Click on 'Edit', select option 'Reset to Bank Limits'
- Limits will be reset to Bank's assigned limit

Q48: How to register on RAAST?

- User to Login to MCB Live
- On dashboard, click on 'Manage RAAST ID'
- Mobile number updated in Bank Records will be displayed, select the account no & press 'Create'
- Review the details & press submit
- Enter OTP received on registered email address or mobile number & press submit
- RAAST ID will be created successfully. The user's registered cell number will be their RAAST ID

Q49: Do I need to create a RAAST ID for transferring funds via RAAST?

No, user can send money via RAAST without creation/Registration of RAAST ID.

Q50: Are there any charges for RAAST?

At present, transactions via RAAST are Free of Cost.

Q51: How can I Re-link my account from RAAST ID?

- On dashboard, click on 'Manage RAAST ID'
- Click on 'Re-Link' option
- Enter OTP received on registered email address or mobile number & press submit
- Account will be Re-Linked with RAAST ID successfully & customer will be intimated via SMS or email

Q52: How can I De-link the account from RAAST ID?

- On dashboard, click on 'Manage RAAST ID'
- Click on 'De-Link' option
- Enter OTP received on registered email address or mobile number & press submit
- Account will be de-linked from RAAST ID successfully & customer will be intimated via SMS or email

Q53: How can I delete the RAAST ID my RAAST ID?

- On dashboard, click on 'Manage RAAST ID'
- Click on 'Delete' option
- Enter OTP received on registered email address or mobile number & press submit
- RAAST ID will be deleted successfully & customer will be intimated via SMS or email

Q54: How do I send money to IBAN or RAAST ID?

- Click on 'Payment via RAAST'
- Select the transfer Type 'IBAN' or 'RAAST ID'
- Enter IBAN of 24 digits or 11 digits RAAST ID, enter amount, select the purpose of transaction & press submit
- Verify the details, enter OTP received on registered email address or mobile number & press submit

- Funds will be transferred successfully & user will be intimated via SMS

Q55: Can an MCB customer link more than one branchless banking/branch banking account with their RAAST ID?

No, currently only one PKR account can be linked to a single RAAST ID.

Q56: Can more than one RAAST IDs be created?

No, only one RAAST ID can be created for a single individual.

Q57: Can any other ID be used to create a RAAST ID?

No, only a mobile phone number can be used to create a RAAST ID

Q58: Is RAAST available for foreign currency or corporate accounts?

As of now, RAAST is only available for single and Joint Customers accounts (with operating instruction either or survivor) in local currency (PKR).

Q59: Can an MCB account linked to RAAST ID be changed?

Yes, the user can unlink an MCB account and link a new one to use RAAST services

Q60: Can an existing RAAST ID linked to other bank account be linked to an MCB Account?

Yes, the user has to first delink his RAAST ID from their other bank account before they can link their MCB account to their ID.

Q61: What features are provided by MCB bank under RAAST?

Following set of features are available for MCB account holders:

- i. Registration of RAAST ID
- ii. RAAST ID management
 - Relinking of Account with RAAST ID
 - De-Linking of Account from RAAST ID
 - RAAST ID Deletion
- iii. Payment via RAAST
- iv. RAAST P2P Funds Transfer

Q62: How can Complaints be registered for RAAST?

Users can register a complaint with their bank by using MCB Live or by calling the MCB Contact Center helpline at (042) 111-000-622.

Q63: How can I perform Quick Bill Pay?

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

Q64: Will my Funds be transferred instantly?

Yes, funds will be transferred instantaneously.

Q65: Will my bills be paid instantly?

Yes, you will be able to pay bills instantaneously.

Q66: What is the difference between Mini Statement and Full Account Statement?

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

Q67: How to view my daily transaction limit and how can I change my allowed limits?

- Login onto MCB Live
- Tap on hamburger menu and select Account Settings
- Tap on My limits option where you can view and adjust your daily transaction limits of MCB Live within the Bank as per your accounts assigned limit profile

Q68: How to mark any transaction as favorite?

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

Q69: How can I pay other bank's credit card bills through MCB Live?

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

- Login to your MCB Live Application
- Select Pay bills > Add biller > 1 Bill > 1 Bill Other Credit Cards > Enter Card Details > Enter Payment amount and proceed further

Q70: What is the advantage of assigning a nickname to an account?

You can personalize an account number at the time of adding new beneficiary by giving it a nickname. This way you will be able to easily identify it.

Q71: How can I activate my MCB Debit Card?

Activate your card through the MCB Live Application:

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

Q72: Can I use any characters (a, 1,*3) to generate my Debit Card PIN?

No only numbers can be used to generate PIN.

Q73: How can I manage my Debit Card via MCB Live?

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

Q74: How can I change my MCB Debit Card PIN?

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

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

Q75: What to do if my Debit Card PIN is not working?

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

Q76: Can I activate my permanently blocked card?

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

Q77: Do I need to activate my online session before shopping online?

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

Q78: How can I temporarily block my Debit Card via MCB Live?

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

- Debit Card will be temporarily blocked successfully

Q79: How can I unblock my temporarily blocked Debit Card via MCB Live?

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

Q80: How can I activate my E-commerce Session on Debit Card via MCB Live?

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

Q81: How can I enable International Usage on Debit Card via MCB Live?

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

Q82: How can I de-activate my International Usage Session on Debit Card via MCB Live?

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

Q83: Can I apply for a new Cheque book via MCB Live?

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

Q84: How can I apply for a new Cheque book via MCB Live?

- From the Hamburger/ Menu option, click on option 'Accounts' >> 'Current & Saving', from the submenu click on option 'Cheque Book Request'
- Select the account against which 'Cheque Book Request' to be initiated select the no. of leaves, verify the delivery location, view disclaimer, cheque book charges, & press submit

- Verify the details & press Confirm:
- Enter OTP received on registered email address
- On clicking submit, Cheque Book Request will be initiated successfully & on screen confirmation for cheque book initiation will be displayed along with the with reference number. Further User will receive SMS of successful cheque book request initiation on email address or Mobile Number

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

Q85: Can I mark the stop payment on my Cheque via MCB Live?

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

Q86: How can I mark the stop payment on my Cheque via MCB Live?

- From Hamburger Menu > Account> Current & Saving Account> Cheque Book > Stop Cheque
- Enter the “Cheque Number” and click on “Submit” button as shown in following screen:
- On screen status of the cheque can be displayed i.e. Cancelled, Stopped, used or Unused
- Enter the Cheque Number, specify Reason & Press Submit

Q87: Can I perform cheque status inquiry via MCB Live?

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

Steps to perform Cheque Status Inquiry:

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

Q88: What is Manage Credit Card in MCB Live?

A customer can view the details of his/her credit card(s) where customer can apply for new/replace card, temporary block/unblock, enable/disable e-commerce or international usage or change his/her Credit card PIN

Yes, you can change your Credit card PIN via MCB Live. From Main Menu > Manage Credit Card > Change PIN

Q89: I forgot my existing Credit card PIN code, could I generate new one with MCB Live?

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

Q90: Can I apply for Supplementary Card via MCB Live?

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

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

Q91: How can I manage my MCB Credit Card in MCB LIVE?

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

Q92: What features are currently available of Credit Card in MCB LIVE?

Following Credit Card features are being offered to customers:

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

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

Q93: Can I activate my MCB Credit Card?

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

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

Q94: Can I use any characters (a, 1,*) to generate my PIN?

No only numbers can be used for a PIN.

Q95: Can I change my MCB Credit Card PIN?

Yes, you can change your Credit Card PIN via MCB Live Select Menu > Manage Credit Card > Change PIN

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

Q96: What can I do if my PIN is not working?

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

Q97: What is temporary blocking of a Credit Card?

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

Q98: Can I Temporary Block and Unblock my Credit Card via MCB LIVE?

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

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

Q99: What is Card Blocking?

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

Q100: Can I activate a permanently blocked card?

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

Q101: Can I request a replacement Credit Card via MCB Live?

Yes, you can replace your Credit Card via MCB LIVE. Select Menu > Manage Credit Card > Replace Credit Card.

Q102: Can I apply for new Credit Card via MCB Live?

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

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

Q103: Can I apply for Supplementary Card via MCB Live?

Yes, you can apply for a supplementary Credit Card via MCB Live. From Main Menu > Manage Credit Card > Supplementary Credit Card.

Q104: Can I protect my Credit Card against misuse?

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

Q105: Can I activate/de-activate my Credit Card for use via different channels?

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

- International Transactions (in case of domestic usage only please keep this channel deactivated)
- ATM: Domestic use only
- POS: Domestic use only
- E-Commerce: Domestic and International Transactions including subscription and mail order transactions.
- Select Menu > Manage Credit Card >

- Just click on the desired channel for activation/deactivation
- An OTP will be sent to your registered number
- After successful OTP verification, your card will be blocked for the selected channel

Q106: Can I pay my Utility Bills Mobile Postpaid, Mobile Top up & Govt. Payments?

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

Q107: How can I register my Credit Card via MCB Live?

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

You can register /activate your Credit Card>

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

Q108: How can I pay my Credit Card bill via MCB Live?

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

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

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

Q109: Can I pay my Credit Card bill more than my outstanding balance?

Customers cannot pay more than their current outstanding balance.

Q110: How can I deposit funds in my MCB Roshan Digital?

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

Q111: Can I invest in Naya Pakistan Certificates (NPC)?

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

- Roshan Digital Account PKR (only Non Resident RDA Customers)

Roshan Digital Account FCY (available in USD, GBP & EUR)

Dashboard > Quick Links > Naya Pakistan Certificate

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

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

Q112: In which currency I can purchase Naya Pakistan Certificate?

You can invest in Naya Pakistan Certificate in following currencies only

- PKR
- USD
- EUR
- GBP

If you have an account in PKR currency you can invest in PKR currency only. If you have a multicurrency account type (OFS, OPF, RFC & RFS) i.e. GBP, EUR, USD, AED, SAR, CAD, CHF, CNY, you can invest in only GBP, EUR & USD currency

Q113: If a customer already maintains an account with MCB, can the existing account be used for investing in NPCs?

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

Q114: How can I invest in Naya Pakistan Certificates (NPC) using MCB Live?

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

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

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

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

Q115: What is the form, types and tenors of the NPC (Naya Pakistan Certificate)?

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

The tenors for the respective NPCs are as follows:

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

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

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

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

Q116: How can I encash my investments?

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

Q117: How can I repatriate my funds?

- On dashboard, click on the Roshan Digital Account (RDA) option available under payment section
- Select the option 'Repatriation' option from the Roshan Digital Account (RDA) list
- Repatriation screen will be displayed
- Enter the required information & select the currency in which user wants to repatriate funds. Press Submit after entering all the details
- On next screen details will be displayed, verify the bid, offer, applied & converted amount. Provide consent before proceeding by marking check & press Confirm
- Enter OTP received on email & press confirm
- Repatriation request will be initiated successfully & will be processed by the branch with 2 working days

Q118: How can I open CDC (Central Depository Company) Account (Roshan Equity Investment)?

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

- On dashboard, click on the Roshan Digital Account (RDA) option available under payment section
- Select the option 'Roshan Equity' from the Roshan Digital Account (RDA) list
- After selecting the Roshan Equity option, Disclaimer/ notice by CDC (Central Depository Company) will be displayed in English by default. User can review the terms & condition in Urdu too. Provide consent by selecting 'I accept' & click on Proceed
- Terms & condition will be displayed, after reviewing the terms. Provide consent & click on proceed further

- On Next screen List of Broker, terms & condition of CDC (Central Depository Company) & source account.

Note: Only Roshan digital account in PKR currency will reflecting in the account list i.e. Account Type (OPP & OPS) will reflect in the list only. Provide consent & click on submit

- Request will be initiated successfully. Once the request is processed by CDC (Central Depository Company), users account will be opened

Q119: How can I perform payment to CDC (Central Depository Company)?

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

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

Q120: Can I lodge a complaint via MCB Live?

Yes, you can lodge a complaint via MCB Live under complaint section. Q122: Can I download Withholding Tax certificate via MCB Live?

Yes, you can download Withholding Tax certificate via MCB Live. From Main Menu > Select Certificate > Withholding Tax certificate

Q121: How can I subscribe for E-Statement facility?

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

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

Or

Click Cancel to cancel the transaction.

- ii. The success message of request submission appears. Click Ok to complete the transaction.

Q122: How can I view and download my Credit Card statement?

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

Q123: Can I pay other bank's Credit Card bills through MCB Live via MCB Visa Credit Card?

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

Q124: How to bind my device with MCB Live user?

Every time you will login from a New Device, you will get a prompt to register your device as Trusted Device. In order to bind your device, follow below mentioned steps:

- Enter Username, password and tap on sign in.
- A pop-up for device binding will appear which will auto-fetch device name. You can also edit and change your device name as per personal preference.
- Allow auto-fetch or manually enter OTP.
- Tap on confirm.
- Perform in-app biometric verification, you can also visit nearest MCB branch for performing biometric. Upon successful biometric verification, Your device registration process will be completed.

Q125: How to unbind my user from a trusted device?

You can unbind/remove trusted devices from your user via MCB live app and by calling at MCB Helpline.

Unbind via MCB Live:

- Login from the trusted device.

- Tap on Hamburger Menu and Select Account Settings.
- Tap on trusted device. Registered Device against user will be displayed.
- Tap on remove button to remove device.
- Prompt will appear. Tap on confirm.
- Device will be removed from trusted devices list.

Please note if you remove the same device from which you're currently logged in, the current session will end and you will have to login again and perform biometric verification.

Unbind via Call Center:

Please call 042-111-000-622. Call center agent will perform necessary verification and remove all device.

Q126: Unable to bind device?

If you're unable to bind device, please make sure the device is not already bind against another user. If the issue persists kindly call on 042-111-000-622.

Q127: Can I bind more than one device?

No, you cannot bind more than one devices at once.

Q128: What if I am unable to complete/perform my biometric verification from MCB Live App? Or due to some handset issue?

You can perform biometric verification by visiting nearest MCB Branch. You need to mention it to branch staff that biometric verification needs to be performed for MCB Live Device Verification/Binding.

Q129 What will happen If some other account tries to login at my device?

For security reasons, There is one user one device check is implemented. If a device has already registered with an MCB user credentials then it cannot be registered with another login until it is de-linked from first user.

Q130: I was using MCB Live App smoothly but now I am getting prompt to perform biometric?

MCB Live existing users are now required to validate their devices by performing Biometric verification. User can perform in-app biometric verification (up to two attempts), incase of failure user can visit MCB nearest branch

Q131: I am getting error “ your fingerprint could not be verified due to record mismatch or unavailability”.

User will face this error when there is a mismatch or unavailability of records. Kindly try again and if issue persists perform biometric via branch after exhausting in app attempts.

Q132: I am getting error “ Something went wrong due to technical issue”.

This error appears when there is a technical problem at MCB's system. You are requested to wait for sometime and try again or can call at MCB Helpline for further assistance

Q133: I am unable to make further transaction, after making a transaction of Rs.500, 000.

The daily limit of transactions is Rs. 500,000. Only this amount can be transferred in a day.

Q134: Is there any limit on transactions via MCB Live?

Yes, the transaction limit will be applicable as per bank's allowed limit, for further assistance kindly call at the MCB Helpline 042-111000622.

Q135: How can I unblock my "MCB Live" account?

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

Q136: What will be the Registration process through Debit card, if customer has 2 Debit cards or more?

In case customer has multiple MCB accounts along multiple Debit cards, customer can register to MCB Live App by using any of debit card (relevant account should be active). Customer cannot create another MCB Live Account with other Debit card. Only one MCB Live account can be created against one user.

Q137: Registration through Debit card, if multiple customers have one joint account?

Only one primary account holder can create One MCB Live account against one joint account. Other account holders cannot create more MCB Live accounts.

Q138: How does OTP Auto fetch functionality will work for iOS and android?

For android handsets, a pop up will appear on mobile screen and user will be given two options 'Allow' and 'Deny' upon selecting 'Allow' the OTP will be auto filled in MCB Live App. For iOS handsets, OTP will be auto fetched and appears on keyboard, by tapping the OTP it will be filled in MCB Live App.

Q139: Are there any transactional charges?

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

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

For the security and safety of your funds, the below limits have been placed on IBFT transactions as per the below table:

The renewed Transaction limits are as follows for Transactions via 1-Link and RAAST both: