

Frequently Asked Questions - PayPal

1. Who can sign up for PayPal services available on Juice?

Any Mauritian resident over 18 years old having a personal MCB Current or Savings Account and registered to Juice can use PayPal services on Juice. Only Mauritian PayPal accounts are eligible for this service.

2. What kind of account is PayPal?

A PayPal account is not a bank account. It is a virtual online wallet that can be used to securely and conveniently receive payment, or pay for goods and services online. You do not earn interest on a PayPal account balance.

3. Why should I create my PayPal account on Juice instead of www.paypal.com ?

As a Juice customer, you can use PayPal without a credit card. You can use the 'Top Up' service to move money from your bank account to your PayPal account and thus fund your PayPal transactions.

4. Can I sign up for more than one PayPal account on Juice?

You can create only one PayPal account on your Juice app.

5. Why should I use PayPal for online transactions?

- It is safer: You can buy or sell any item without sharing your full financial information
- It is faster: You do not need to enter your card details each time you want to carry out a transaction as everything is already stored in your account. You can check out more conveniently with PayPal
- It is easier: You only need an email address and password to pay online

6. Is PayPal secure?

PayPal uses the highest levels of data encryption available and also meets all Payment Card Industry (PCI) data protection standards imposed by the main credit card associations worldwide.

7. What is "Create Account"?

- "Create Account" allows you to sign-up for a PayPal account securely and directly from your Juice app
- PayPal will use the information provided by MCB, such as your name, email address, and card details to create your PayPal account instantly. PayPal stores these data securely
- If you already have a PayPal account, you can link the existing account to Juice and enjoy the MCB PayPal services, such as 'Top-up', 'Send Money' and 'Withdrawal' directly from Juice

8. How do I get my PayPal account verified?

- You need a MCB credit card to verify your PayPal account
- Login to Juice onto your PayPal account and click on 'Get Verified' under 'PayPal' feature
- Enter your MCB credit card details to complete the verification process to get your PayPal account verified
- When you enter your card details, it will be linked to your PayPal account.
- Once you have linked your card, complete the verification process

9. How do I get my PayPal account confirmed and why?

- When creating a new PayPal account via Juice, the account will automatically be confirmed if you have a credit card on record with MCB and no further action is needed on your side to confirm the account
- When creating a new PayPal account via Juice, the account will not be automatically confirmed if you do not have a credit card on record with MCB. In that case, you will need to manually confirm the account by clicking on the link sent in the email originating from PayPal about your account being created
- Unconfirmed account will not be able to have access to all PayPal enabled services through Juice

10. Why can I only make withdrawals, send money and top up transactions in US Dollars (USD)?

PayPal does not support the Mauritian Rupee (MUR). Hence, all transactions are carried out in US Dollars (USD).

11. What is a "Top-up" transaction?

It allows you to transfer funds instantly from your MCB Savings or Current Account to your PayPal account to cover your online shopping or payment needs. Funds transferred to your PayPal account are available for immediate use.

12. What is a "Send Money" transaction?

It allows you to send money to other PayPal users directly from your MCB Savings or Current Account to their PayPal account using only their email address. The funds are available instantly to your recipient who can:

- Use the funds for online shopping purposes or to make payments
- Withdraw the funds and transfer them to a bank account

13. Is there a minimum or maximum "Top-up/Send Money" amount?

No. You can choose to top-up/send any amount, subject to your Juice available Daily Funds Transfer Limit (DFTL), up to a maximum of MUR 50,000 per day, and to the amount you have in your MCB Savings or Current Account. PayPal rules, regulations and requirements shall prevail for PayPal account creation and transactions verification processes.

14. What information do I need for a funds transfer ("Send Money") to another PayPal user?

All you need is your recipient's email address that he/she has added to his/her PayPal account.

15. Can I top-up my PayPal account or send money to other PayPal users at any MCB branch, from Internet Banking or ATMs or other channels besides Juice?

No. This service is only available through Juice.

16. Will my beneficiary receive an email notification after I have completed a transfer to another PayPal user?

Yes. Both you and your recipient will receive a confirmation email from PayPal once the transfer is completed.

17. How can I be sure that my beneficiary will receive the funds sent to him?

If you have correctly entered the email address of your recipient and that same address is registered and activated on PayPal, the funds will be transferred immediately. Hence, you need to ensure that the recipient's email address is correct.

18. Does my beneficiary need to be a Juice customer or live in Mauritius?

No. Your beneficiary does not need to be a Juice customer or live in Mauritius.

19. What are the fees associated with PayPal services on Juice?

- MCB and PayPal do not charge any fee to open a PayPal account.
- MCB will charge a fee for Top-Up, Send money and Withdrawal transactions.
- MCB will convert your withdrawal funds from USD to MUR and your Top up/Send money from MUR to USD according to bank's daily conversion rate. Please see more details about the conversion rate on the Juice app under 'See Indicative Exchange rates' or on www.mcb.mu

20. How do I see the amount of money I have in my PayPal account via Juice?

You can monitor your PayPal account balance by logging directly onto your Juice app.

21. How do I see the transaction(s) done from my PayPal account?

You can have access to your transaction history by logging to www.paypal.com

22. How long does it take to get paid through PayPal?

- Payment on the PayPal platform is almost instant.
- Account Top-up is instantly reflected in your PayPal account
- Account Send money is almost instantly reflected in your recipient's PayPal account
- A withdrawal from a PayPal account takes a maximum of 3 business days to reflect in your linked MCB Savings or Current account

23. Can I amend a 'Top-up'/'Send money' that I have already sent?

No, once a transaction is confirmed by you (the sender), it cannot be modified.

24. Can I cancel a transaction if I have input an incorrect beneficiary's email address?

No. Once you have confirmed the transaction, you cannot cancel it.

25. What is the PayPal Withdraw Service?

- It allows you, as an MCB PayPal account holder, to withdraw funds available in your PayPal account and transfer it to your MCB Savings or Current Account. (Funds cannot be withdrawn to an MCB credit card.) This service is available to Mauritian residents only as per PayPal's rules
- It is exclusive to MCB Bank customers, and is only accessible through Juice
- It is available to both individual customers and online sellers having an MCB account with access to Juice
- When withdrawing funds from your PayPal account, you are required to specify the amount you want to withdraw in US Dollars (USD). If your account contains funds in another currency, the funds will be converted automatically to USD first and the withdrawal will be completed
- Your MCB account will be credited in the destination account currency with the net amount due to you, after all fees have been deducted and currency conversion from USD to the destination account currency
- A withdraw transaction may take up to 3 business days to be available in the designated MCB account

26. What are the Terms & Conditions associated with PayPal services available on Juice?

To access the list of conditions, please click [here](#)

27. Are there any restrictions when doing transactions?

Some restrictions may occur as each country has its specific laws and policies. Log on www.paypal.com for more details on restrictions.

28. Can I close my PayPal account?

If you wish to close your PayPal account, you need to:

- Firstly, unlink your PayPal account from Juice on your Juice app directly. Your request to unlink your PayPal account from Juice will be processed within 1 working day
- Secondly, log in to your PayPal account on <http://www.paypal.com>, go to Profile > Account Options > Close your Account.

29. How can I change the details of my PayPal account?

You cannot change the information that Juice has securely sent to PayPal to create your PayPal account on the Juice app. However, you can log in to your PayPal account on www.paypal.com and make the changes (Example: add/change address, update mobile number, etc)

30. My PayPal account has been hacked and I did not initiate a PayPal transaction. What should I do?

Contact PayPal immediately via the 'Contact Us' or 'Help' options in your PayPal account.