

## Frequently Asked Questions - Juice

### GENERAL INFORMATION

#### 1. How long can I stay logged in on the Juice application?

There is no limit to the amount of time you can stay logged in. If you remain inactive for more than 300 seconds, you will be logged out automatically.

#### 2. Is MCB Juice and JuicePro the same?

MCB Juice is the mobile application for individual customers while JuicePro is aimed at Small and Medium Enterprises.

#### 3. Can anyone receive funds from Juice?

Yes, provided that he/she is registered as 'Juice Beneficiary' or you have their account number. Even if a beneficiary is not an MCB customer, he/she can still receive funds via an ATM.

#### 4. Should I notify the bank if I change my mobile number?

Yes, you should. Otherwise, you will not receive the secured six-digit code 'One-Time Password (OTP)' sent by SMS, needed to validate your transactions.

#### 5. What should I do if I have a new phone?

- Uninstall the Juice app from your old phone
- Download MCB Juice from App Store (iOS), Google Play (Android), or Huawei App Gallery (Huawei) on your new phone
- Register using MCB Debit/Credit Card details
- Set up your four-digit mPIN or configure your fingerprint authentication

**6. Is Juice a safe application?**

Yes, the Juice app works within a secured environment [Norton Secured] and cannot be used without your mPIN or your fingerprint. Your beneficiaries will never have access to your bank account details and vice versa. For additional security, always safeguard your mPIN and card details.

**7. Will I still able to use the new Juice application when I travel?**

Yes, you can access your Juice application anywhere as long as you are connected to the Internet. Contact your mobile phone operator to find out about roaming charges.

**8. How do I deactivate my Juice application?**

If you no longer wish to use the application, you can uninstall it from your phone. In case your mobile phone has been lost or stolen, call us on 202 6070 or visit one of our branches.

**9. Can I apply for a Home loan by clicking on the link on MCB Juice?**

On Juice, you will only be able to view details of our Home Loan, including rates. We recommend that Home Loan applications be made from your computer or phone browser for the best experience.

**GETTING THE NEW JUICE**

**1. How do I get the new Juice application?**

You can download the application from App Store, Google Play Store as well as Huawei App Gallery.

**2. Will I need to use both Juice applications?**

We trust the new Juice will meet all your mobile banking needs. You may use the old Juice for any features you need, which are not yet available in the new application, until such time that these are added to the new Juice.

### 3. How do I identify the new Juice on the stores?

The names and icons are different on the stores. See hereunder:

	Old Juice	New Juice
Name on stores	JuiceByMCB	MCB Juice
App Icon		

### 4. Which Operating System (OS) versions are compatible with MCB Juice?

The application is compatible with iOS 11 and above for iPhone users, Android 5 and above for Android and Huawei users.

### 5. Can I use the app on my tablet?

Yes, the app is also available for download on tablets. For the best experience however, we recommend using Juice on your mobile phone.

## REGISTRATION AND LOGIN

### 1. My mobile phone number is not up to date. What should I do?

For security reasons, do not proceed with registration of your Juice account as confirmation details of your future transactions will be sent to this mobile number. To update your mobile phone number, visit any MCB branch, contact your Account officer or call us on +230 202 6070 (lines are open 24/7).

### 2. Why am I not able to register on Juice, using the new card I have just received?

You will first need to activate your card. You can activate your card in the following ways:

- Call us on +230 202 5010
- Visit your nearest MCB branch
- Contact your Account Officer

### **3. I'm trying to register, but keep getting an error message that my PIN is incorrect. What should I do?**

Please check that you're using the right PIN associated with the card details you have input. In case you have forgotten your card PIN, please change it either on the previous Juice app, or in branch as per established processes.

### **4. Can I use the same mPIN for both Juice apps?**

Yes, you may choose to keep the same mPIN. However, some additional security features have been added to the mPIN and the following mPIN types will not be allowed:

- Repeating patterns of digits (eg: 1111)
- Consecutive numbers (eg: 1234)
- Palindrome numbers (sequence reads the same backward as forward, eg: 1221)

### **5. Is it safe to input my full card number and PIN during the registration process?**

Yes. The information is requested in a secure and encrypted environment where all security measures have been taken to protect your data.

### **6. How do I login if I have forgotten my mPIN?**

- Go to 'Forgot mPIN' on the login screen
- Use your MCB Debit/Credit Card details to complete the registration process
- Set your new mPIN

### **7. How does Touch ID/fingerprint authentication work?**

Touch ID/fingerprint authentication allows you to log in to your Juice app with any of the fingerprints that you've set up on your device, instead of your mPIN. Your biometrics details remain stored on your device and will never be kept on the Juice app.

### **8. How can I enable Touch ID/fingerprint authentication for Juice app?**

You may set it up upon registration.

**9. I have several fingerprints stored in my phone. Can I use any of them to access Juice?**

Touch ID/fingerprint authentication recognises all fingerprints registered in your device. We recommend that you do not register third party fingerprints in your device to ensure the protection of your app and personal data on your phone.

**10. Can I access Juice using my mPIN or my fingerprint even if my Internet Banking access has been locked?**

Yes, you will still be able to do so. Your mPIN or fingerprint allows you to access Juice and works independently from Internet Banking.

### **VALIDATION OF TRANSACTIONS**

**1. I have just done a transfer/payment and no One Time Password (OTP) was required. Is this a bug?**

For your convenience, own account transfers and payment to your own credit cards do not require validation. Additionally, for faster transactions, cumulative daily transactions of up to Rs2,500 also do not require any validation.

**2. Can I use my mPIN or token to validate my transactions?**

In the new Juice, any transaction requiring validation can only be authenticated with the One Time Password (OTP). As such, use of mPIN will only be for log in. The token is not needed at all.

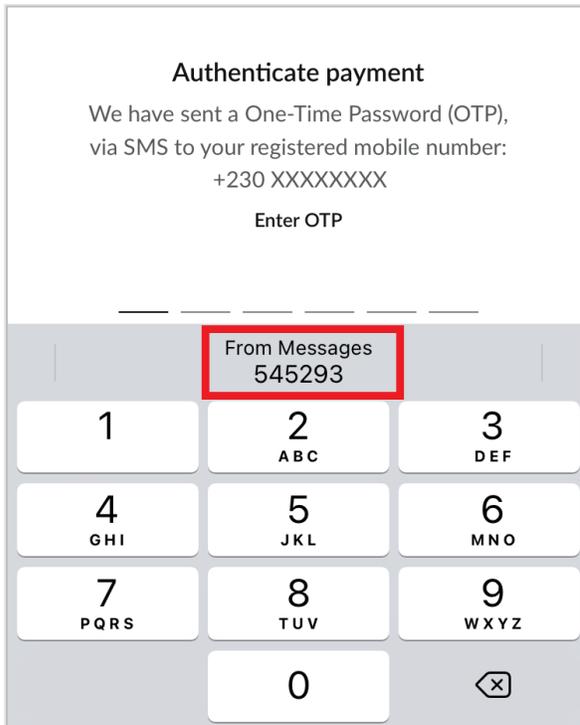
**3. I am a non-resident. Can I still use my token for the validation of my transactions?**

Where required, the validation of Juice transactions can only be done via One Time Passwords (OTP), which are sent by SMS. If you are not receiving the OTP, you may proceed with the transactions through your Internet Banking.

**4. It appears that the OTP is pre-filled for the validation of transactions. Is this a bug?**

The new Juice comes with an autofill function of the OTP, which allows transactions to be more conveniently validated, thus making the transaction faster without compromising on security.

On Android phones, the OTP is automatically inserted without your intervention, while on iOS you can fill the OTP by clicking on the suggested prompt (see example below)



**5. I am not receiving the OTP (One Time Password). What should I do?**

It could be due to the following reasons:

- Your mobile phone number may not be registered at our level. Visit any MCB branch or call us on 202 6070 to update your personal details.
- Service delays by your mobile service provider. Please try the “resend OTP” feature.
- Your mobile phone may be out of network coverage. Try to shift to an area with better network coverage.

If the issue persists, please call us on 202 6070 for further assistance.

**6. I am using Juice on my tablet, but the One Time Password (OTP) is not being auto-filled, as it is the case when I use Juice on my mobile phone.**

The auto-fill feature only works when the OTP is received on the same device where Juice is being used.

## **NEW JUICE FEATURES**

**1. Will the new juice carry the same features as the old one?**

Most of your favourite features, as well as some additional ones, will be on the new Juice. The following will no longer be available, but don't worry, there are alternatives!

- Juice Cash: You can withdraw cash from our wide pool of ATMs or better still, go cashless and pay for your purchases using Juice or your MCB Card.

My QR Code: Choose to receive payments conveniently using alternatives such as Send to Mobile or Account-to-Account transfer.

**2. Where can I see my investment-related details or portfolio statement and advices?**

Investment-related statement and advices are currently not available on the new Juice. They may still be accessed through Internet Banking or the older version of the app.

### **Account Details**

**1. How do I differentiate between my single and joint accounts?**

Single and joint accounts can be differentiated by the icons preceding them ( for single and  for joint accounts).

**2. What timeframe does the recent transactions cover?**

Transactions carried out in the past 60 days are displayed in the recent account transactions.

## Payment & Transfer

### 1. Will my existing beneficiaries figure on the new Juice app?

All your existing beneficiary details will be visible on the new Juice, and you will be able to make payments to these beneficiaries by clicking on the beneficiary  icon when initiating payments.

### 2. How do I add people as beneficiary?

To add a beneficiary, select the option  Add to my beneficiary list when making a new payment or transfer.

### 3. How do I manage my beneficiaries?

Once you're on the list of beneficiaries while doing a transfer/payment, you may amend the details or delete the beneficiary by selecting the edit  and delete  icons respectively

### 4. Will the Daily Fund Transfer Limit applicable on existing Juice, be applicable to the new Juice?

Yes, the same limit will apply.

### 5. How do I change my 'Daily Fund Transfer Limit (DFTL)'?

Simply go to 'More module - Settings – Change Daily Fund Transfer Limit' to increase or decrease your 'Daily Fund Transfer Limit (DFTL). Any change to a **higher** threshold will require verification using either Debit or Credit Card details, so have your MCB card handy.

### 6. How do I initiate an Express transfer to another Local Bank?

Other local bank transfers are by default standard transfers. To do an express transfer, you need to click on the switch button  next to Express Transfer. Selecting this button will trigger a message regarding applicable fees.

**7. How do I initiate a 'Cardless ATM Withdrawal' on the new Juice?**

This feature, which allows cash withdrawals to be made at MCB ATMs without a card, has been renamed Cardless Cash and is found in the Pay & Transfer module. Note that the following PIN types are not allowed for the 4-digit payment PIN:

- Repeating patterns of digits (eg: 1111)
- Consecutive numbers (eg: 1234)
- Palindrome numbers (sequence reads the same backward as forward, eg: 1221)

**8. What is the daily limit applicable for Cardless Cash transactions?**

The current limit is MUR 10,000.

**9. For how long does a Cardless Cash transaction remain in the transaction history?**

The transaction will stay visible in the history for 2 weeks after which it will disappear.

**10. What is the time limit between initiating and collecting a Cardless Cash transaction?**

A cardless cash transaction is valid for 48 hours. If the funds are not collected within this timeframe, the transaction is annulled and the funds credited back to sender's account.

**11. I have input the incorrect mobile phone number while doing a Cardless Cash transaction. How do I cancel the transaction?**

The recipient will not be able to collect the funds if the 4-digit Payment PIN is not shared. Uncollected funds will be automatically credited to your account after 48 hours.

**12. Can I, or my beneficiary, withdraw funds sent via 'Cardless Cash using only the six-digit Collect PIN communicated by the bank?**

No. You or your beneficiary will have to insert both the four-digit Payment PIN communicated by the sender, the six-digit Collect PIN communicated by the bank and the exact amount to withdraw the funds.

### **13. What are receipts and when are they generated?**

Transaction receipts provide details of completed transactions such as transfers, payments and refills. They are automatically generated after such transactions have gone through, except for own account transfers.

### **14. If a QR Code is generated through My QR Code on the existing Juice, will it be still valid on the new Juice?**

These individually generated QR Codes will no longer be valid on the new Juice, and this feature will also not be present on the new Juice. However, the QR code provided to Merchants by the bank will remain valid and you may proceed with your payments as usual via Scan to Pay.

### **15. What do I do when I get an error message saying “Invalid Payment Reference” while doing a bill payment?**

Check that there are no blank spaces in the Contract Account (CEB), TAN (MRA), Account Number (Supertote), Student ID (UOM) or Customer Code (Vital Water).

If the issue persists, please call us on 202 6070 or visit one of our branches.

### **16. What is stored in the QR code used in the Scan to Pay feature?**

In order to execute the QR payment successfully, the merchant’s outlet name, mobile phone number as well as account number is stored in the QR code.

No further information about the Juice user or the merchant is part of the QR code.

### **17. My bill payment transaction failed sometime during the processing, but my account has still been debited. What should I do?**

The amount will be reimbursed and credited to your account in the next 1 or 2 business days.

### **18. How do I schedule a payment to be processed at a later date?**

This option is not currently available, but will be soon.

## Cards Management

**1. Can I change the PIN code of my MCB debit or credit card even if I do not remember the actual PIN?**

Yes. You will be able to set a new card PIN code through Juice. To activate your new card PIN code, you need to make a transaction on an ATM (an MCB one if you're in Mauritius). Keep it secure and confidential at all times.

**2. Can I start using my new MCB debit or credit card immediately after having activated it?**

Yes, using your new card PIN if it is a new card. You should set a new card PIN code through Juice before you can use it.