

Frequently Asked Questions – MCB 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 or your IB credentials
- Set up your four-digit mPIN or configure your biometrics authentication

6. How do I turn push notifications on or off on the MCB Juice app?

You will automatically receive notifications for relevant transactions as soon as you update your app to the suitable version. Even you are not logged in on MCB Juice, push notifications will appear on your phone. These notifications can be enabled and disabled directly on your MCB Juice through the following path:

Path: More > Settings > Notifications.

7. Can I receive a notification if MCB Juice is not open?

Yes, you can receive notifications even when the app is closed, or your screen is locked. You may personalise your preferences for notifications in your phone settings (Settings > MCB Juice > Notifications > Alerts).

8. Do I need an internet connection to receive a notification?

Yes, you will need an internet connection to receive your notifications. You can view all your notifications by clicking on  at the top of the home screen of your MCB Juice app.

9. For how long is a notification available on MCB Juice?

Notifications will be available for six months from the transaction date.

10. How do I mark notifications as read/unread, or delete them?

From the notifications dashboard, open the required notification by tapping on it, then choose either “Mark ALL as Read” or “Delete notification”. Alternatively, identify the relevant notification on the list, swipe to the left, choose the delete , or mark as Read  / Unread  icon.

11. Can I use MCB Juice to locate an MCB Branch or ATM?

Yes, you can locate an MCB Branch/ATM by tapping on More > Locate us > ATM/Branch. When you allow MCB Juice to use location services, it will indicate branches/ATMs nearest to you. You can also filter by the services you are looking for or search for branches/ATMs within an area/region.

12. Will I still be able to use MCB 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.

13. 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.

14. Is Juice a safe application?

Yes, the Juice app works in a secured environment [Norton Secured] and cannot be used without your mPIN or 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.

You will also be notified by email and SMS when a new registration is required for your MCB Juice.

GETTING MCB JUICE

1. 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.

2. Will MCB Juice work on jailbroken phones?

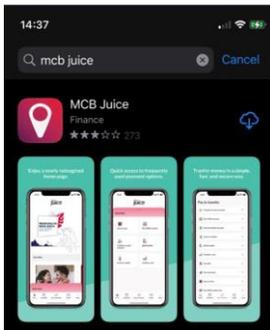
For your security, MCB Juice will not work on a jailbroken device.

3. Which Operating System (OS) versions are compatible with MCB Juice? [Amended]

The application is compatible with iOS 14 and above for iPhone users, Android 6.0 and above for Android and Huawei users.

4. How do I get MCB Juice application?

You can download the application from App Store, Google Play Store, and Huawei App Gallery. If you are a Huawei user, we recommend getting the app from Huawei App Gallery for a better user experience. To optimise the search, please type “MCB Juice” in the search bar and download the app which appears at the top.



5. The app is prompting me to update to a new version, but there does not seem to be an update available on the Stores. What should I do?

It can take some time for the updates to become available on all stores, so please try again in a couple of hours. Also, if you are using Android, please try to clear the Cache on your Store [Device Settings > Application Manager > Google Play Store > Storage > Clear Cache].

REGISTRATION AND LOGIN

1. 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.

2. Why am I not able to register on Juice using my MCB Card?

Please check that you are using a valid (check ‘valid thru’ and ‘valid until’ dates) MCB Debit or Credit Card (prepaid and Fleetman cards cannot be used to register) and that you are entering the correct information.

If this is a new card, you will first need to activate it in the following ways:

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

3. What should I do if I encounter the error message “Invalid NIC/Passport” during registration?

Visit any MCB branch or call on 202 6070 for assistance.

4. How do I register to MCB Juice if I don't want to use my full card details to register?

You can also register using the same credentials as you use on Internet Banking. You will only be required to insert your User ID and Password.

5. 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).

6. 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.

7. Can I use any 4-digit number as mPIN?

Yes, you may choose any number, except for the following, which will not be allowed for enhanced security:

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

8. 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

9. How do I enable Touch ID/Face ID/fingerprint authentication for the Juice app?

You may set it up when you onboard the first time, or configure it in your settings ("More" module > Settings > Configure biometric login).

10. 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.

11. 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.

12. What should I do when I get an Error message, “Unable to connect. The server connection is currently unavailable. Please try again”, while registering to MCB Juice?

Please call us 202 6070 for assistance.

13. What should I do if the error message “please enter a valid expiry date” is displayed despite entering the right card expiry date at registration?

Please try:

- To change mobile keypad from Microsoft SwiftKey to original keypad
- To change mobile keypad languages to English UK
- If the issue persists, please reach out to us on 202 6070.

14. I received an email and SMS notification that a new device had signed into my MCB Juice app. What does this mean?

If a new device is used to register/access your MCB Juice, as a security measure, you will be notified by email and SMS. Information regarding the date and time of registration, phone model, etc., will be provided to you for easy identification. In case it was not you, we urge you to contact your account officer or call on 2028080 immediately.

We recommend that you keep us updated about your contact details.

VALIDATION OF TRANSACTIONS

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

In MCB 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.

2. 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.

3. 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.

4. 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 Mur 2,500 also do not require any validation.

5. 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.

MCB JUICE FEATURES

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

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

2. Can I apply for a loan on MCB Juice?

Yes, you can apply for a home or personal unsecured loan on MCB Juice in the “Offers” section on the main page. Click [here](#) to view our online loan application FAQ.

3. What should I do if I have an issue or query about the loan application I made on MCB Juice?

Please contact your respective account officer, call us on 202 6060 or visit your nearest MCB branch.

Account Details

4. 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).

5. Why cannot I view the “Default accounts” and “Daily Fund transfer limit” in the Settings?

These functionalities are now available in More > Settings > Accounts.

6. What are default accounts?

You can set up two types of default accounts on MCB Juice:

- The account which will be credited when your friends and relatives send you money using your mobile number (using MCB Juice ‘Send to Mobile’ feature)
- The account which will automatically appear when you transact, thus speeding up your transfers and payments. You will still have the option of selecting a different account when doing transactions.

Note that the same account can fulfil both functions, or you can choose to use two different accounts.

7. How do I change my default accounts?

Go to More > Settings > Default Account > Set default account > Select an account under the relevant default account type > Confirm.

8. Default account is not automatically filled in when making a transaction. What is the issue?

If the default account you have chosen is not in Mauritian Rupees, it will not be selected automatically for transactions such as MCB Refill, Cardless Cash, Pay merchant, Pay bill and Scan to pay.

9. What timeframe does the recent transactions cover?

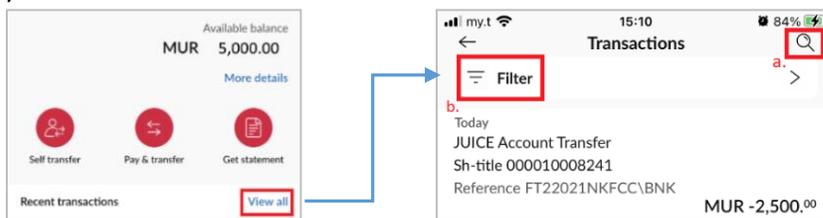
Transactions carried out in the past 60 days are displayed in the recent account transactions.

10. How do I search for past transactions?

From the required account, you can find specific transactions by clicking on [View all](#), then choosing to:

- a. Search (🔍) transactions using specific keywords (amount, description, beneficiary, etc...)
- b. Filter (☰ Filter) transactions through the various filter options (Transaction type, Quick Date filter, Date range)

Note that transactions can only be queried for a period of up to 60 days at a time, not older than three years.



11. I see an option to Add/Edit name of accounts. What does this mean?

This means that you can give a nickname to ANY of your Savings and Current accounts. The name can be viewed from Accounts overview, Account Details, Setting Default Account and Pay & Transfer Screen [Transfer From/To].

12. What are the conditions to insert a nickname?

The nickname inserted should be as follows:

1. Minimum 1 character
2. Maximum number of characters is 20 (Alphanumeric)
3. Acceptable special characters: /-().,+ and "space"
4. First character should always be a letter

13. What does the option hide/unhide account do?

This is an aesthetic functionality which enables you to hide your accounts completely from the Accounts Overview screen (privacy option). You can select individually which account you wish to hide. To make the accounts visible again, you can do so in More > Settings > Accounts.

14. I would like to hide/unhide my account balance. Is this possible?

Yes you can now hide/unhide your account balance in either:

1. More > Accounts > Hide Account balance **OR**
2. Accounts > Account Overview Settings (Upper right side of your screen) > Hide Account Balance **OR**
3. Press the “Eye” Icon on the account overview page.

Once you trigger the toggle On/Off, balance for all your accounts will be masked.

Note that when using the Pay & Transfer feature, the account balance will be displayed.

Payment & Transfer

15. How do I initiate a transfer to another Local Bank?

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

Note: Instant Transfer using IBAN is not currently available.

16. I see that the Express transfer button has been replaced by Instant Transfer, and the message displayed is different. What does this mean?

This means that you can now process an **instant (immediate)** transfer to any local bank connected to MauCAS, a service available 24/7. The cost is also much lower. Previously, the express transfer was only available during business hours.

17. Can I make an instant transfer to any bank located in Mauritius?

You can make instant transfers to any local commercial bank connected to MauCAS. If you have to process transfers to banks not listed for instant transfer, you can proceed with the Standard option, and for urgent requests, you can still do so via our Internet Banking platform.

18. How will I know if I insert an invalid bank account number while performing an Instant Transfer?

Previously with Express transfers, the transaction had to be reversed manually if an invalid bank account number was inserted. However, with the Instant feature, you will now instantly receive a confirmation if the Account Number is valid and active.

19. 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.

20. 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.

21. Will the Daily Fund Transfer Limit applicable on old Juice, be applicable to MCB Juice?

Yes, the same limit will apply.

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

Simply go to More > Settings > Accounts > 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 your Debit/Credit Card details or IB credentials.

23. Will I continue to receive SMS in addition to in-app notifications?

The SMS service will be discontinued in a few months. Until then, you will receive both an SMS and an app notification for some transactions.

24. If a QR Code is generated through My QR Code on the old Juice, will it be still valid on MCB Juice?

These individually generated QR Codes will no longer be valid on MCB Juice, and this feature will also not be present on MCB 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.

25. 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.

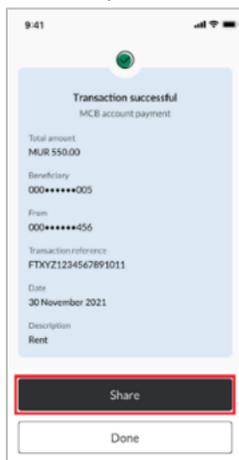
No further information about the Juice user or the merchant is part of the QR code.

26. How can I share my transaction receipt with my beneficiaries?

Transaction receipts can be shared via all channels available on your mobile phone, such as WhatsApp, Messenger, Email and Microsoft Teams.

27. Can I download/save a copy of the transaction receipt?

When you click on the 'Share' button, you will be able to share the transaction receipt, but also copy the receipt, save as a file or picture and even print it, depending on the options on your mobile phone.

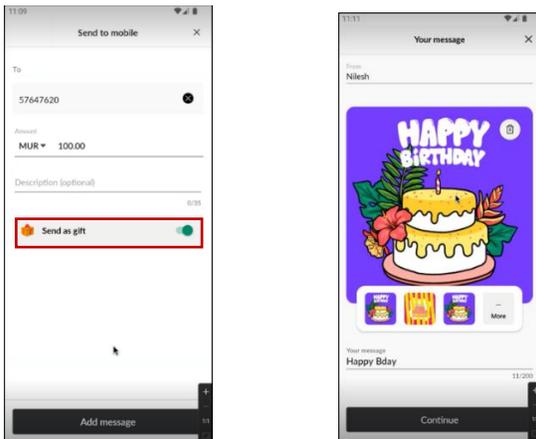


28. What are receipts and when are they generated?

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.

29. Can I make a transfer with personalised message on MCB Juice? [New]

Yes, this feature is only applicable for ‘Send to mobile’. Please, insert the amount you wish to transfer via the ‘Send to mobile’ feature and toggle on the ‘Send as gift’ option. You will then be able to create a personalised message (including emojis) and select an image or animation from the available templates.



30. While paying for my bills, how do I find the biller I’m looking for?

All available billers are displayed under 5 main categories. You may also type the name of the biller in the search bar found at the top of the screen.

31. For some billers, I can see all my unpaid bills. Do I have to pay all the bills due, or can I pay some of them, or in part?

For some billers, you can choose which bill you want to pay by paying the amount due in full or partially. The minimum amount that you can insert is MUR 25.

32. Are bills paid via MCB Juice instantly settled with the biller?

Some billers will receive your payment instantly, while it may take a few business days for others. When making your payment, this timeframe will clearly be indicated.

33. What information is required to pay a bill on MCB Juice?

Each biller requires different information such as contract number, account number, policy number, etc.

34. I received a message prompting me to subscribe my billing account. What does this mean?

You can now subscribe your billing accounts with MCB Juice. This new option will allow you to view your unpaid bills, while never having to enter your contract/customer details again, and pay for them instantly. You can also rename your billing account thus making it easier to differentiate between the bills for the same biller (eg: CEB home, CEB office).

35. How do I subscribe to my billing account?

In the Pay & Transfer module, choose “Pay Bill” then tap on the  icon under “My billing accounts”. Insert the information required (contract number, customer number etc), rename the account if you wish, and you’re done!

36. I’m trying to rename my billing account, but it’s not working. What’s wrong?

You can only input a maximum of 35 characters to rename your billing account, and while it can contain letters and numbers, special characters such as =, %, \$, #, etc... are not allowed.

37. What will happen if I do not subscribe to my billing account?

You can still use MCB Juice to pay your bills but will need to insert your billing details every time.

38. Is there a fee charged when I subscribe to my billing account?

This service is free of charge.

39. I am seeing a bill as unpaid, but payment has already been made in the past. What should I do?

Please contact the respective biller before paying the bill on MCB Juice.

40. Can I use an account in foreign currency to pay my bills? Why is my account in foreign currency not displayed when I am paying a bill?

Only accounts held in Mauritian Rupees can currently be used to pay bill.

41. 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.

42. 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.

43. 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.

44. How do I initiate a 'Cardless ATM Withdrawal' on MCB 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)

45. 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.

46. How do I schedule a payment to be processed at a later date?

This option is not currently available.

47. What to do when I get an error message saying "Invalid Customer Account/Contract Number. Please try again" while doing a bill payment?

MCB Juice will specify exactly which payment reference (e.g.: contract number, policy number, etc) should be inserted for each biller. If you encounter any such error messages, please check that the reference you inserted tallies exactly with the corresponding reference on your bill or agreement initially provided by the biller.

Cards Management

48. 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.

49. 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.

50. I've disabled Touch & Pay (Contactless) on MCB Juice, but it doesn't seem to work since I'm still able to do contactless payments. What should I do?

When amending your Touch & Pay preferences, please note that you will need to perform a transaction with the related card on any MCB ATM before the changes are effective.