

Frequently Asked Questions - PayPal

1. Who can use PayPal services on Juice?

Any Mauritian resident over 18 years old with a Mauritian PayPal account and an MCB account, registered to Juice, can use PayPal services on Juice.

2. What type of account is PayPal?

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

3. 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 every time you make a transaction online as your information is already stored in your account. Check outs are done more conveniently with PayPal
- It is easier: You only need an email address and password to pay online

4. Is PayPal secure?

PayPal uses the highest levels of data encryption available and meets all Payment Card Industry (PCI) data protection standards imposed by the main credit card associations worldwide, which allows you to do your transactions securely.

5. How do I get my PayPal account verified?

- You need an MCB credit card to verify your PayPal account
- Log in to your PayPal account on www.paypal.com, go to 'Profile' and follow the steps to complete your profile

6. Where can I see the PayPal features on MCB Juice?

PayPal features are available in the 'Pay & Transfer' module.

7. What are the PayPal options that are currently available on MCB Juice?

You will be able to perform the following PayPal transactions on the new app:

- Link your existing PayPal account
- Top up your PayPal account
- Send money to a third-party PayPal user
- Withdraw money from your PayPal account

8. How do I create a PayPal Account in the new Juice?

This option is currently not available on MCB Juice. You will need to create your PayPal account with a registered Mauritian address on www.paypal.com. Once this is done, you will be able to link this account to MCB Juice.

9. How many PayPal accounts can I link to my MCB Juice?

You can only link one PayPal account.

10. I am getting an error message 'invalid residency' when trying to link my PayPal account on MCB Juice. What should I do?

You will only be able to link your PayPal account to MCB Juice if the address registered to your PayPal account is a Mauritian one. Verify in your PayPal account settings whether the country is set to Mauritius. If it is not, please close the existing PayPal account and open a new one with the correct address.

11. How do I check my available balance in my PayPal account?

You will see your PayPal account balance on the PayPal dashboard directly on your Juice app.

12. 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).

13. 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.

14. 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. Note: You will not be able to send money from your available PayPal balance.

The funds are available instantly to your recipient who can then:

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

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

All you need is the email address that your recipient has added to his/her PayPal account.

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

No. This service is only available through Juice.

17. Is there a minimum or maximum amount for PayPal transactions?

You can top up/send any amount of at least USD 1.00 and withdraw from USD 5.00, up to the equivalent of MUR 50,000 daily. These are subject to your Juice Daily Funds Transfer Limit and the balance on your MCB Account for Top Up and Send Money transactions. PayPal rules, regulations and requirements shall prevail for the transactions verification process.

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

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

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

No, this is not a requirement.

20. 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
- Associated fees and conversion rates are available on www.mcb.mu

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

No, once a transaction is validated at your level, it cannot be modified.

22. 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 any of your MCB accounts (Funds cannot be paid 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 withdrawal transaction may take up to 3 business days to be available in the designated MCB account

23. How do I view the transaction(s) done from my PayPal account?

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

24. Where can I see the status of my PayPal 'Withdrawal'?

You will soon be able to see this on your 'Withdrawal' Dashboard. In the meantime, please check your bank account - withdrawals are reflected in your bank account within 3 days approximately.

25. How long does it take to receive payments 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
- 'Withdrawal' from a PayPal account takes a maximum of 3 business days to reflect in your linked MCB account

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

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

27. Are there any restrictions when doing transactions?

Some restrictions may apply and may vary according to each country's specific laws and policies. For more details, log on www.paypal.com.

28. How do I close my PayPal account?

Log in to your PayPal account on www.paypal.com, go to Profile> Account Options > Close your Account.

29. How do I unlink my PayPal account?

This feature will be available soon. Stay tuned.

30. How do I change the details of my PayPal account?

Log in to your PayPal account on www.paypal.com and make the changes in the Settings section. You will be able to add or change your address (excluding the country), update mobile number, etc.

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

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