Frequently Asked Questions – MCB Juice
Seychelles

GENERAL INFORMATION

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

   If you remain inactive for more than 300 seconds, you will be logged out automatically.

2. **Can anyone receive funds from Juice?**

   - If Beneficiary banks with MCB, you can transfer funds either by using their Bank account number or mobile number which is registered with MCB.

   - If the person Banks with any other local bank, you can transfer using their account number

   - Even if a beneficiary is not an MCB customer, he/she can still receive funds via an ATM Cardless withdrawal.

   - To facilitate your fund transfers from Juice register your beneficiaries as 'Juice Beneficiary'.

3. **Should I notify the bank if I change my mobile number?**

   Yes, you must. Otherwise, you will not receive the secured six-digit code 'One-Time Password (OTP)' sent by SMS, needed to validate your transactions, nor access the app itself should you need to re-install.

4. **What should I do if I have a new phone?**

   a. Uninstall the Juice app from your old phone
   b. Download MCB Juice from App Store (iOS), Google Play (Android), or Huawei App Gallery (Huawei) on your new phone
   c. Register using MCB Debit/Credit Card details and your National Identity card number
   d. Set up your four-digit mPIN or configure your biometrics authentication

5. **In what language is MCB Juice available?**

   MCB Juice is available in both English and French. You may change the language via 'More' module > Settings > Change language settings.

6. Will I still be able to use Juice when I travel?

Yes, you can access your Juice application anywhere as long as you are connected to a secured internet connection. If using Juice overseas, find out about roaming charges from your mobile phone operator.

7. 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 4284555, e-mail contact@mcbseychelles.com or visit one of our branches.

8. Is Juice a safe application?

Yes, the Juice app works in a secured environment and cannot be used without your mPIN or fingerprint. Your beneficiaries will not have access to your bank account details and vice versa. For additional security, always safeguard your mPIN and card details.

GETTING MCB JUICE

1. Can I use the app on my tablet?

Although, the app is also available for download on tablets, since SMS will be received on your mobile number registered with the Bank, we recommend using your mobile phone instead of your tablet

2. Will Juice work on jailbroken phones?

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

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

The application is compatible with iOS 14 and above for iPhone users, Android 6 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 Seychelles" 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 or that you are using the right document to register i.e. if you used your passport to open your account, please insert passport number and if you used your ID Card enter NIN number.

Upon registering for Juice, make sure that your card is activated. In case of doubt regarding your card:
- Call us on 4284555
- E-mail contact@mcbseychelles.com
- Visit your nearest MCB branch
- Contact your Account Officer

3. What should I do if I encounter the error message "Invalid NIN/Passport" during registration?

- If you are unsure whether you used passport or ID card, you may need to try both numbers.

- If you opened your account using passport number, the passport number will be the same as the one used during the account opening

- Visit any MCB branch, e-mail contact@mcbseychelles.com or call on 4284555 for assistance.

4. 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 confidential SMS details will be released to this number, if it has been reallocated to a new user by service provider.

To update your mobile phone number, visit any MCB branch.

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

Please check that you are using the right PIN associated with the card details you have input. In case you have forgotten your PIN, please visit the nearest Branch for PIN change.

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

For security reasons the following patterns for the Mpin are not allowed:

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

7. 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
- E-mail contact@mcbseychelles.com or call 4284555 for further assistance

8. 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 have 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.

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

You may set it up when you onboard for 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?

- Kindly check your internet connectivity.
- Please call us on 4284555 for assistance if it still does not work.

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 4284555.

VALIDATION OF TRANSACTIONS

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

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

MCB 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).

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 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 go to the options 'Talk to Us' or e-mail contact@mcbseychelles.com or call 4284555.

3. **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 SCR500 also does not require any validation.

4. **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.

5. **Can I still use my token for the validation of my transactions from overseas?**

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.

MCB JUICE FEATURES

1. **Are the Quick Links customisable?**

Your quick links can contain up to 6 of your favourite Juice features and can be personalised by selecting ⚙ in this section. Manage your quick links by adding ➕, removing ➖ or re-ordering ≡ features.

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

Single and joint accounts can be differentiated by the icons preceding them:

🖋 for single

👥 joint accounts

3. **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.

4. **What timeframe do the recent transactions cover?**

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

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 SCR 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.

11. 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.

12. 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 Seychelles Rupees, it will not be selected automatically for transactions such as MCB Refill, Cardless Cash, Pay merchant, Pay bill and Scan to pay.

13. 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.

14. What is the purpose of the hide/unhide option?

This is a 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.

Payment & Transfer

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

Choose Pay & transfer, select Pay a local Bank account, choose the account from which you will be doing the transfer and enter the details as needed.

21. Will my existing beneficiaries appear on MCB Juice app?

All your existing beneficiaries created on previous version of Juice will appear on MCB Juice.

You can make payments to these beneficiaries by clicking on the beneficiary icon [icon] when initiating payments.

22. How do I add people as beneficiary?

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

23. 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 [icon] and delete [icon] icons respectively.

24. 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.

### 25. 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.

26. 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.

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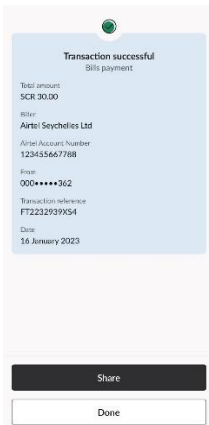
32. While paying for my bills, how do I find the biller I'm looking for?

Select Pay & transfer >Pay Bills > and pay your Biller as per your usual, by entering the needful information, which will facilitate reconciliation of your payment by the biller.

34. 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.

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

Some billers will acknowledge your payment instantly, while it may take a few business days for others.

43. 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 back to your account after 48 hours.

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. 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 are credited back to sender's account.

46. 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.

47. 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.

Cards Management

49. You can now Manage your Card Easily from your App, by selecting Cards
You can easily:
- Deactivate Card if lost/stolen
- Change your PIN
- Enable/Disable Contactless payment
- Enable/ Disable online payment

- Enable/Disable International Transactions

50. 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 MCB ATM. Keep it secure and confidential at all times.

51. 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.

52. I have disabled Touch & Pay (Contactless) on MCB Juice, but it doesn't seem to work since I'm 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.