



## Frequently Asked Questions

## FREQUENTLY ASKED QUESTIONS (FAQS)

**1. Q:** How can I register to Internet Banking (IB)?

**A:** Please visit any MCB Maldives branch.

**2. Q:** How do I log on to Internet Banking (IB)?

**A:** To log on to IB, visit [www.mcbmaldives.com](http://www.mcbmaldives.com), click on the “Login securely to IB tab” and connect by inserting your user ID and password.

**3. Q:** Where do I access the Internet Banking (IB) login screen?

**A:** You may access IB login page on the top right hand side of [www.mcbmaldives.com](http://www.mcbmaldives.com)

**4. Q:** What can I do through Internet Banking (IB)?

**A:** You can easily check and manage the following:

- Your account(s)
- Your loans
- Effect transfers between your own account, to other local banks and internationally
- Contact the Bank through the secure mailbox
- View, amend and cancel standing orders
- Initiate MoneyGram transfers | For Companies, effect your MIRA tax payments

**5. Q:** What browsers and versions should be used for MCB Internet Banking (IB)?

**A:** We recommend the latest versions of the browsers.

**6. Q:** My Internet Banking account has been locked. How do I reset my password?

**A:** Please (a) visit any MCB Maldives branch (b) send a mail to [customerservice@mcbmaldives.com](mailto:customerservice@mcbmaldives.com) (c) send us a message from TALK TO US.

**7. Q:** How can I change my Internet Banking (IB) password?

**A:** Log in with your current password, click on my profile, click change password, insert the current password, insert the new password twice, click on change”

**8. Q:** What can I do if I have forgotten my user ID or password?

**A:** Please (a) visit any MCB Maldives branch (b) send a mail to [customerservice@mcbmaldives.com](mailto:customerservice@mcbmaldives.com) (c) send us a message from TALK TO US.

**9. Q:** How to self amend your daily transfer limit?

**A:** You can simply self amend your daily transfer.

1. Click on “MY Profile” in the top right corner of your Internet Banking screen.
2. Select the option “Amend daily transfer limit”
3. Enter your new limit
4. Confirm and authorise
5. You are done!

**10. Q:** What can I do to ensure my online security?

**A:** It is imperative that you keep your user ID and password safe. As a preventive measure, change your password on a frequent basis. In case you receive a suspicious email that might be a phishing attempt or a scam, send an email to [contact@mcbmaldives.com](mailto:contact@mcbmaldives.com). If you wish to log in to IB in a public place, use the virtual keyboard. More information on our security information section.

**11. Q:** What is the difference between the security token and the One Time Password (OTP)?

**A:** Security token: It's a small electronic device (looks like a small calculator) that generates a one-time password which you will need to insert when you authorize your online transactions.

**When and how to use it?**

A 7-digit number will display on your screen at the final stage of your payment. After switching on your token and entering your token PIN, type in the 7-digit number and click the button 'on'. A 6-digit response number with a lifetime of 30 seconds will appear on your security token. Please enter this number to authorize your transaction.

One Time Password (OTP): It's a highly-secure automatically generated validation code, sent to your mobile phone, to authenticate you for a single transaction online.

**12. Q:** What is a One Time Password (OTP)?

**A:** The One Time Password (OTP) is a one-time validation code sent by text message on your mobile phone to validate transactions on IB.

**13. Q:** Will I still receive the One Time Password (OTP) if I change my mobile number?

**A:** No. Please (a) visit any MCB Maldives branch (b) send a mail to [customerservice@mcbmaldives.com](mailto:customerservice@mcbmaldives.com) (c) send us a message from TALK TO US.

**14. Q:** What is a security token?

**A:** It is a small calculator-like device used to generate a password to validate transactions (for individuals and companies). It is an alternative to the one-time password (OTP) solution.

**15. Q:** How do I authorise a transaction with a security token?

**A:** Please follow these steps: Switch on the token, insert the token PIN, insert the 7 digits challenge number on the token, click OK on the token, insert the token response on IB, and click on "authorise".

**16. Q:** How can I change my token password (also known as PIN)?

**A:** Switch on the token, insert your old pin, click menu, select change PIN, insert the new pin and confirm the new pin.

**17. Q:** What precautions do I have to take when effecting a transaction on Internet Banking (IB)?

**A:** It is imperative to keep your user ID and password safe. You also need to ensure that you are on the correct website (with the internet address starting with https), receive the One Time Password (OTP) and report any phishing attempt to [contact@mcbmaldives.com](mailto:contact@mcbmaldives.com). View more precautionary measures on our security information section.