# MPCB E-Banking RETAIL

# USER MANUAL

**LOGIN TO MPCB E-BANKING**

o **How do I access to MPCB E-Banking?**

Connect to our MPCB Website: www.mpcb.mu →



❖ **Upon click on Retail Sign-in, MPCB e-Banking login page shall be displayed**

## ○ How do I use Onscreen Virtual Keyboard to Login to MPCB E-Banking?
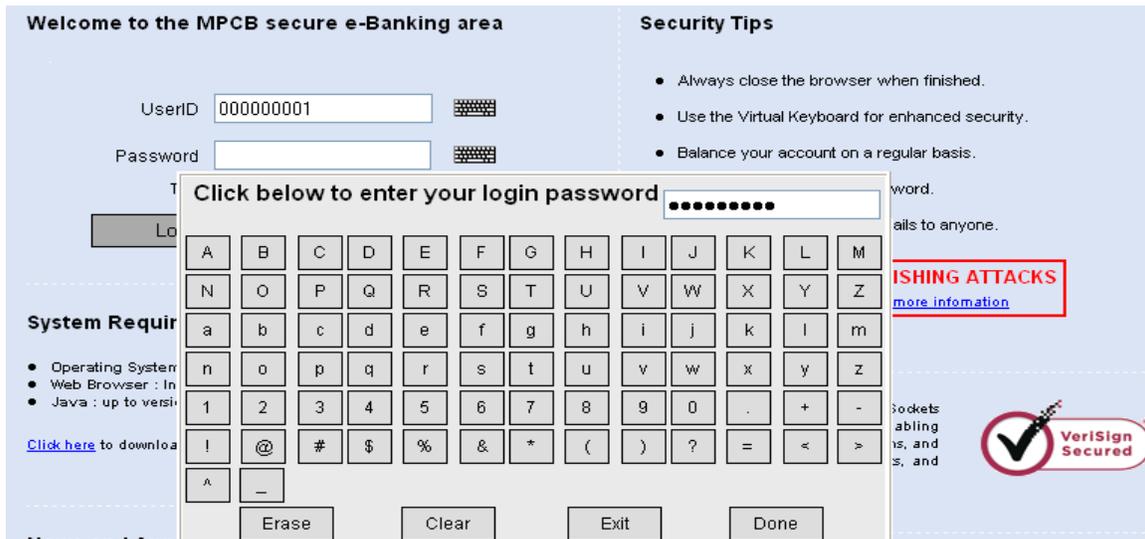


The Onscreen Keyboard is a special feature that allows you to enter your User Id and Login password more securely.

Upon Click on ⌨; the virtual keyboard will be displayed; allowing you to key in your credentials.

**You will be required to enter 2 values to successfully login to your Retail MPCB e-Banking namely**:

 - ➢ **User Id**: A unique User Id will be provided to you by the Bank at the time of application.
 - ➢ **Login password:** A computer generated PIN that you will receive in a PIN Mailer provided by the Bank.

❖ **Once you have completed all two values, click on** [ Login ] **to access your Retail MPCB e- Banking**

Upon successful login, you will be directed to our Terms & Condition page
This page illuminates the terms and conditions that MPCB E-Banking users accept to conform to when availing the facility.
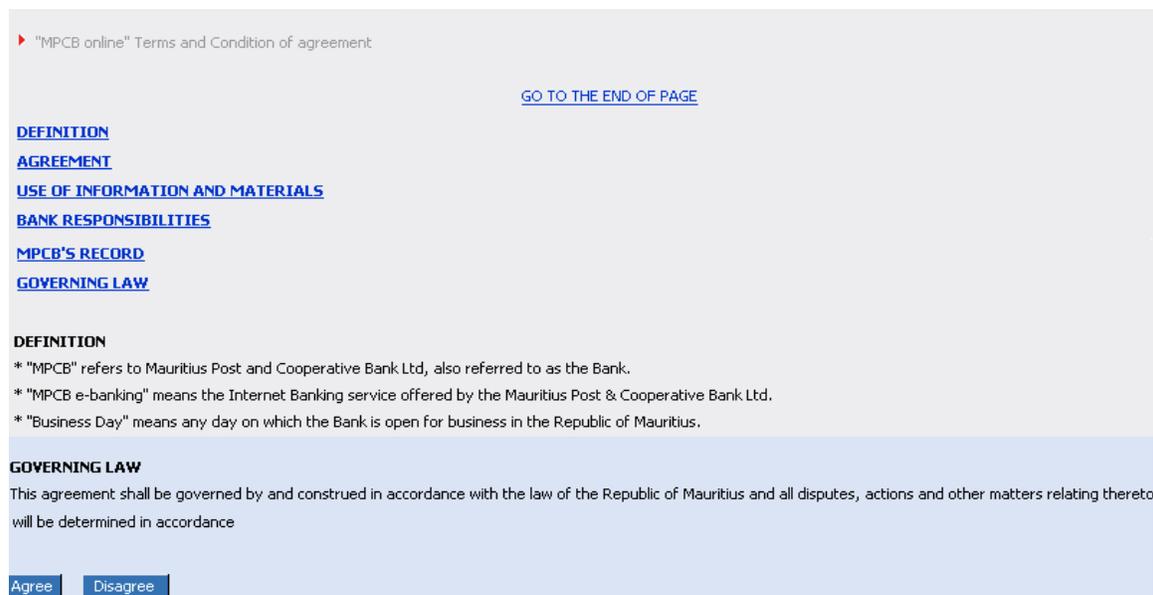
> "MPCB online" Terms and Condition of agreement

GO TO THE END OF PAGE

**DEFINITION**

**AGREEMENT**

**USE OF INFORMATION AND MATERIALS**

**BANK RESPONSIBILITIES**

**MPCB'S RECORD**

**GOVERNING LAW**

**DEFINITION**
* "MPCB" refers to Mauritius Post and Cooperative Bank Ltd, also referred to as the Bank.
* "MPCB e-banking" means the Internet Banking service offered by the Mauritius Post & Cooperative Bank Ltd.
* "Business Day" means any day on which the Bank is open for business in the Republic of Mauritius.

**GOVERNING LAW**
This agreement shall be governed by and construed in accordance with the law of the Republic of Mauritius and all disputes, actions and other matters relating thereto will be determined in accordance

[Agree]    [Disagree]

**You will be able to proceed further with your online MPCB E-Banking access only if you [Agree] to the Terms and conditions**

**CHANGE PASSWORD**

o **Do I need to change the password provided by the Bank at my first login?**

Yes. Once you AGREE to our Terms & Condition, you will be directed to change your Login & Txn [Transaction] passwords

For Mobitoken registered users, you will requested to change your login password only.

IMPORTANT NOTICE: It is mandatory that you change the computer generated PIN provided by the Bank in the PIN Mailer immediately after you access your Retail MPCB E-Banking for the first time.



o **MPCB E-BANKING PASSWORD CRITERIA**:

➢ Should be between 8 and 16 characters long
➢ Should be alphanumeric [comprise of numbers, letters and symbols]
➢ Should be easy to remember but hard to guess
➢ Will be disabled if entered incorrectly for three consecutive times

If your password has been disabled, please contact us on +230 405 9400 or call at your nearest MPCB branch for further assistance

❖ **Upon click on [Ok], you will be notified that your password has been changed successfully.**
❖ **Click on Click here to go to your online banking homepage**



o **How do I change my password?**

You can change your password any time using the 'Change password' option from the personal preferences module
**How to get there?** Select personal preferences module → change password

MPCB E-Banking provides you with the option to change

➢ Login Password
➢ Txn [Transaction] Password
➢ Sms Banking Password

## Dashboard

Upon successful login, you will be directed to the dashboard screen.
The dashboard allows you to have an overview of each specific account balance.

| Alerts | | | | | |
|---|---|---|---|---|---|
| **Password Alerts!** | | | **Bills & Payments Alerts!** | | |
| Sign On Password expiring in | **60 days** | | Pending Payments | 0 | |
| Transaction Password expiring in | **60 days** | | Mail Alerts | **0** | |
| User Last Logged on | **MM DD, YY / HR:MM PM** | | | | |

| Accounts Balance Summary | | | | |
|---|---|---|---|---|
| **Location(s)** | **Currency** | **Operative Account(s)** | **Deposit Account(s)** | **Loan Account(s)** |
| All Locations | EUR | 0.00 CR | 0.00 CR | 0.00 CR |
| | MUR | 0.00 CR | 0.00 CR | 0.00 DR |
| JOHN SMITH | EUR | 0.00 CR | 0.00 CR | 0.00 CR |
| | MUR | 0.00 CR | 0.00 CR | 0.00 DR |

**Account Information**

Account information helps you to access all your operative/deposit as well as loan accounts

Selecting Operative account will let you gain access to all your saving & current account with respective real time account balance

Click on Account Information → Operative Account



**Account Summary** provides an overview of all operative accounts held at the Bank.
**How to get there? :** From Account nickname drop down > select specific account number →
From Options drop down > select account summary → click on Go

**Quick View** displays last ten transactions effected on each specific account

**Account Details** displays general details of each specific account held

**Statement Download** screen allows you to download your statement for each specific account according to preference as per Query criterion selection.
**How to get there?** : From Account nickname drop down > select specific account number →
From Options drop down > select Statement download → click on Go

Fill in Query Criterion screen as per your preference → Use [calendar icon] - calendar to select appropriate date range → click on statement

You may also select the 'Save as CSV' radio button, which will open the statement on an excel sheet format

**Query Criterion**

| Criterion 1 | | |
|---|---|---|
| Sort By Transaction Date | ⦿ Ascending Order | ◯ Descending Order |
| Transaction Date Range | From MM DD, YY | To MM DD, YY |
| Amount Range | From 100 | To 500 000 |
| Instrument/Cheque Range | From | To |
| Value Date Range | From | To |
| Original | Amount | Currency |
| Remarks | | |
| Transaction Type | Both - Debit/Credit ⌄ | |

| Criterion 2 | |
|---|---|
| Last | Transaction |

**Select Format for your Statement**

| ⦿ Display on Same Screen | ◯ Save as CSV |
|---|---|
| ◯ Save as Plain text | ◯ Save as Tab Separated Format |

[ Statement ]   [ Last Month Transactions ]   [ Last 2 Months Transactions ]

**Cheque Status Inquiry** allows retail users to retrieve Cheque paid for a selected date range →
click on retrieve



▶ Accounts> Operative Accounts > **Cheque Status Inquiry**

| Account Nickname | JOHN SMITH-XXXXXXXXXXXXX2 ⌄ | | Options | Cheque Status Inquiry ⌄ | Go |
|---|---|---|---|---|---|

Select an **Account Nickname** and **Options** from the drop down lists.

**Cheque Inquiry**

| Date Range | From MM DD, YY | To MM DD, YY |
|---|---|---|

[ Retrieve ]

**Clearing Instruments** provides details of outward clearing cheques status for specific date
range

**Lien Inquiry** provides information on any lien held on account.

**SELF TRANSFER**

Self-transfer allows retail users to transfer funds between own accounts.
**How to get there:** Select Transfer module → Self Account Transfers sub module



**Mandatory Fields to be completed:**

| From Account | Select debiting account number from drop down list |
|---|---|
| To Account | Select crediting account number from drop down list |
| Transfer Amount | Enter Transfer amount |
| Transfer Date | Select appropriate date<br>[For schedule self-transfer select future date] |

❖ **Click on** Transfer **button to proceed with self-transfer**

You will be directed to a confirmation screen where self-transfer needs to be validated with your Txn [transaction] password or Mobitoken.

Upon successful validation, you will be notified that your self-transfer has been effected successfully.

## BENEFICIARY CREATION

Beneficiary creation is a one time job that allows E-Banking Retail users to initiate Fund transfer to either a third party within MPCB or to any other local Bank.

**How to get there:** Select beneficiary module → Beneficiary maintenance → add beneficiary

**Mandatory Fields to be completed:**

| | |
|---|---|
| Beneficiary Name | Input Full name of Beneficiary |
| Beneficiary Nickname | Beneficiary nickname enables users to initiate third party transfer / Local Payment |
| Entity Type | Retail/Beneficiary |
| Beneficiary address | Input address of Beneficiary |
| Beneficiary country | Select appropriate country |
| Beneficiary within MPCB | |
| Bank Branch | Select appropriate Bank branch from drop down list |
| Account Id | Input third party account number |
| Other Local Bank | |
| Beneficiary Bank Name | Click on [Find Bank] to select appropriate Bank Name |
| Beneficiary Bank country | Select appropriate bank country |
| Beneficiary Account Number | Input beneficiary account number |
| Beneficiary Account Currency | Select appropriate account currency from drop down list |
| Beneficiary Account Type | Select appropriate account type from drop down list |

❖ **Click on** `Confirm` **button to proceed with beneficiary creation**

You will be directed to a confirmation screen whereby you will be asked to enter your Txn password to validate the beneficiary creation.
Upon successful validation of beneficiary creation, you will be notified that RM approval is pending.

> IMPORTANT: You will be able to effect Third Party Transfer or Local Payment only after beneficiary has been approved by RM
>
> Beneficiary created within MPCB will appear under THIRD PARTY TRANSFER MODULE
> Beneficiary created for other local Banks will appear under LOCAL PAYMENT MODULE

MPCB Internet Banking has three cut-off time for beneficiary approval:

1. 10.00
2. 12.30
3. 14:30

Beneficiary created after 14:30 shall be approved by the Bank the following working day.

**How do I Edit/ Delete a beneficiary?**
**How to get there:** Select Beneficiary Module → Beneficiary sub module → Beneficiary search

Select appropriate entity type [Retail / Corporate] from beneficiary search criterion → Click on
`Search Approved Records` to find appropriate beneficiary to be edited or deleted
Select appropriate record → click on `Edit` or `Remove Payee`

| EDIT BENEFICIARY | DELETE BENEFICIARY |
|---|---|
| Change appropriate details | Input Delete Remarks |
| Click on Update | Validate using your Txn password or Mobitoken |
| Validate using your Txn password or Mobitoken | You will be notified that your beneficiary deletion has sent for RM approval |
| You will be notified that your beneficiary has been send for RM approval | |

**THIRD PARTY TRANSFER**

o  **How do I initiate a Third party transfer?**

With third party transfer MPCB E-Banking allows you to transfer fund to any third party account within MPCB.

**IMPORTANT:**
Pre-requisite for Third Party Transfer: You need to create a beneficiary within MPCB – [Refer to Beneficiary Creation]

**How to get there:** Select Transfer within the Bank module → Third Party Transfers



**Mandatory Fields to be completed:**

| From Account | Select debiting account number from drop down list |
|---|---|
| To Account | Select appropriate beneficiary from drop down list |
| Transfer Amount | Enter Transfer amount |
| Transfer Date | Select appropriate date [For schedule Third Party Transfer select future date] |

❖ **Click on** Transfer **button to process with Third Party Transfer**

You will be directed to a confirmation screen whereby MPCB E-Banking will prompt you to validate Third Party Transfer using your Txn password or Mobitoken

Upon successful validation, you will be notified that your third party transfer has been effected successfully.

**LOCAL PAYMENT**

o **How do I transfer fund from MPCB to other local banks via MPCB E-Banking?**

Local payment enables users to effect transfer to own or any third party account to any local bank

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**IMPORTANT:**
Pre-requisite for Local Payment: You need to create a beneficiary to any local bank – [Refer to Beneficiary Creation]

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**How to get there:** Select Local Payments module [Transfer to any local bank] → Initiate Local Payment sub module



**Mandatory Fields to be completed:**

| Debit Account Number | Select debiting account number from drop down list |
|---|---|
| Value Date | Select appropriate date<br>[For schedule Local Payment select future date] |
| Beneficiary | Select appropriate beneficiary from drop down list |
| Transaction Amount | Enter Transfer amount |

❖ **Click on** [Submit] **button to process with Local Payment**

You will be directed to a confirmation screen whereby you will need to enter your Txn password or Mobitoken to validate your local payment.
Upon successful validation, you will be notified that your local payment has been successfully logged.

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IMPORTANT: MPCB Internet Banking has three cut-off times for Local payment processing:
  1. 9:45
  2. 14:45

Local payment submitted after 14:45 shall be processed by the Bank the following working

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**BILL PAYMENT & PRESENTMENT**

Bill payment allows MPCB E-Banking customer to pay their bills [currently income tax] via MPCB E – Banking.

IMPORTANT:
Pre-requisite for MRA Payment: you will need to register MRA as Payment Payee on your MPCB E-Banking

- o **How do I register for MRA Payment?**

**How to get there:** Select Bill Payment & Presentments module→ Bill Payment sub module → Register Payment Payee → click on Register



**Mandatory Fields to be completed:**

| Nickname | Input appropriate nickname f |
|---|---|
| Consumer Code | Input TAN [Tax Account Number] for MRA |
| Txn Password | Validate with your Txn password or mobitoken |



- ❖ **Click on Submit button to proceed with registering MRA as payment payee.**
Upon successful validation, you will be notified that registration is successful

o **How do I pay my Bills?**

IMPORTANT:
Pre-requisite for Bill payment Payment: you will need to register biller as Payment Payee on your MPCB E-Banking

**How to get there:** Select Bill Payment & Presentments module→ Bill Payment sub module→ Initiate payments

**Mandatory Fields to be completed:**

| Debit Account | Select debiting account number from drop down list |
|---|---|
| Value Date | Select appropriate date [For schedule Bill payment select future date] |
| Beneficiary | Select appropriate biller |
| Transaction Amount | Input appropriate amount |

Bill Payments >Initiate Payments

**Common Payment Details**

| Debit Account | JOHN SMITH(MUR)-XXXXXXXXXXXXXXX2 |
|---|---|
| Value Date | MM DD, YY |
| Transaction Currency | MUR |
| Debit Transaction Remarks | |

**Variable Payment Details**

| Beneficiary | mra - 193 | Beneficiary Details |
|---|---|---|
| Transaction Amount | MUR 50 | |
| Own Reference | | |
| Credit Transaction Remarks | | |

Save    Submit

❖ **Click on Submit button to process with Bill payment**

You will be directed to a confirmation screen whereby you will need to enter your Txn password or Mobitoken to validate your Bill payment
Upon successful validation, you will be notified that your bill payment has been successfully logged.

**CREDIT CARD**

MPCB Credit Card holders can effect settlement of his/her credit card via MPCB E- Banking

IMPORTANT:
Pre-requisite for Credit card payment: You will need to register Credit Card as Payment Payee on your MPCB E-Banking

o **How do I register my credit card as a payment payee via MPCB E-Banking?**

**How to get there:** Select Bill Payment & Presentments module → Bill Payment sub module → Register Payment Payee → click on [Register]

▶ Bill Payments> Register Payee> **Payment Payee**

**List of Standard Payees retrieved**

| Sl. No. | Payee Name | Payee Type | Category | Address-1 | Address-2 | Address-3 |
|---------|------------|------------|----------|-----------|-----------|-----------|
| ⦿ 1 | Credit Card Payment | Payment Type | | 1, SIR WILLIAM NEWTON | | |
| ○ 2 | Mauritius Revenue Authority | Payment Type | | 8 EHRAM COURT | SIR V.NAZ STREET | |

Please select radio button to register a Standard/Presentment Payee.

[Register] [Back]

**Mandatory Fields to be completed:**

| Nickname | Input nickname as Creditcd |
|----------|----------------------------|
| Credit Card Number | In case more than one credit card, select appropriate credit card from drop down list |
| Txn Password | Validate your payment payee with your Txn password or Mobitoken |

▶ Bill Payments> Register Payee> **Payment Payee**

**Payee Details**

| Name | Credit Card Payment |
|------|---------------------|
| Nickname | creditcd  (Should not have spaces. Should not be more than 8 characters in length) |
| Biller Category | |
| Address | 1, SIR WILLIAM NEWTON |
| Area | |
| City | PORT LOUIS |
| State | PLOUI |
| Country | MU |

**Consumer Code**

| Credit Card Number | 5439XXXXXXXX0459 |
|--------------------|------------------|

**Confirmation Details**

| Enter Your Transaction Password | •••••••• |
|---------------------------------|----------|

[Submit] [Back]

❖ **Click on [Submit] button to proceed with registering credit card payment payee**
Upon successful validation, you will be notified that registering is succesfull

o **How do I settle my credit card via MPCB E- Banking?**

IMPORTANT:
Pre-requisite for Credit Card Payment: You will need to register Credit Card as Payment Payee on your MPCB E-Banking

**How to get there:** Select Bill Payment & Presentments module→ Bill Payment sub module → Initiate Payment



**Mandatory Fields to be completed:**

| | |
|---|---|
| Debit Account | Select appropriate debiting account number from drop down list |
| Value Date | Select appropriate value date from calendar [For schedule payment, select future date] |
| Beneficiary | Select appropriate beneficiary from drop down list |
| Transaction Amount | Input appropriate amount for credit card settlement |

❖ **Click on** Submit **button to proceed with Credit Card settlement.**

You will be directed to a confirmation screen whereby you will need to enter your Txn password or Mobitoken to validate your credit card payment
Upon successful validation, you will be notified that your credit card payment has been successfully logged.

IMPORTANT: Credit Card settlement submitted after 15.30 shall be processed the on following working day

**FUN D FONE**

MPCB Fun d Fone service allows MPCB E-Banking Users to fund their / any third party mobile phone.

- o **How do I fund my mobile phone via MPCB E-Banking?**

**How to get there:** Select fun d fone module → select appropriate service provider [Orange / Emtel]

| ▶ Fun-d-fone | |
|---|---|
| Debit Account | JOHN SMITH(MUR)-XXXXXXXXXXXXXXXX2 ⌄ |
| Prepaid Mobile Number | 1111111 |
| Retype Mobile Number | 1111111 |
| Recharge Amount(MUR) | Select ⌄ |
| | Select |
| | 50 |
| | 100 |
| | 300 |

[Recharge] [Back]

**Mandatory Fields to be completed:**

| Debit Account | Select appropriate debiting account number from drop down list |
|---|---|
| Prepaid Mobile Number | Input your / third party mobile phone number |
| Retype Mobile Number | Re-confirm your/ third party mobile phone number |
| Recharge Amount | Select appropriate recharge amount from drop down list |

❖ **Click on** [Recharge] **button to proceed with Fun D Fone request**

You will be directed to a confirmation screen whereby you will need to enter your Txn password or Mobitoken to validate your fun d fone request
Upon successful validation, you will be notified that your fun d fone request is successful

**SERVICE REQUEST**

**MPCB E-Banking allows users to initiate offline service request namely:**

1. Account Opening Request
2. Cheque Book Request
3. DD Request
4. FD Account Opening
5. FD Renewal
6. Request for Bank Guarantee
7. Request for Bank Statement
8. Request for Standing Order
9. Request for Telegraphic Transfer

o **How do I make a Cheque Book Request?**

**How to get there:** Select Service request module → Cheque Book Request



**Mandatory Fields to be completed:**

| Select Account | Select appropriate account number from drop down list |
|---|---|
| Fetch Addresses | Click on Fetch Addresses to confirm communication address |
| A/c payee Cheque Book required | Select from drop down list |
| Number of leaves | Select appropriate number of leaves from drop down list |
| Addressee Name | Input appropriate addressee name |
| Branch | Select appropriate branch where you would like to collect your Cheque Book |

❖ **Click on Submit button to proceed with Cheque book request**

You will be directed to a confirmation screen whereby you will be required to enter your Txn password or Mobitoken to validate your Cheque Book Request
Upon successful validation, you will be notified that your Cheque book request has been successfully submitted.

**PERSONAL PREFERENCES**

Personal preference allows you to view personal profile.

Account Maintenance under the personal preferences module allows you to personalize any specific account description.

**How to get there:** Select personal preferences → Account maintenance



**Mandatory Fields to be completed:**

| | |
|---|---|
| Sl.No | Select appropriate check box ☑1 |
| Account Nickname | Input appropriate account nickname |

❖ **Click on Update button to change selected account nickname**

You will be directed to a confirmation screen whereby you will need to enter your Txn password or Mobitoken to validate any change.
Upon successful validation, you will be notified that your account nickname has been successfully changed.

**MOBITOKEN**

MobiToken is a dynamic password which allows MPCB E Banking users to validate transactions effected on MPCB E Banking.
It is an optional level of authentication that can be used instead of transactional password.
Each MobiToken Passcode can be used only once

IMPORTANT:

1. Mobitoken users will not have Txn password
2. MPCB E Banking users opting for Mobitoken will be required to set their MPIN on the first login [one time job]

o **How do I set my MPIN?**

**How to get there:** Select Mobitoken module → Click on Update MPIN
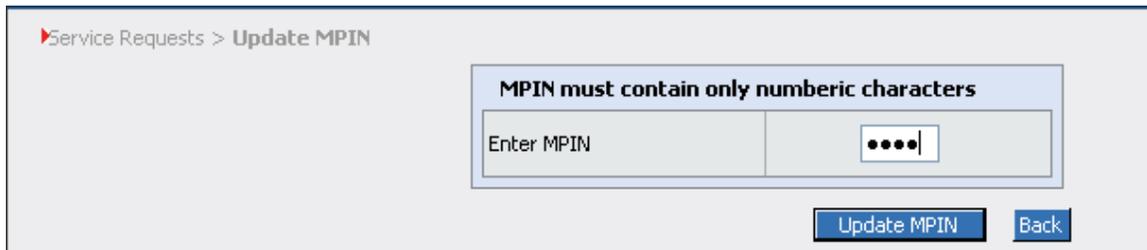


**Mandatory Fields to be completed:**

| MPIN | Input a four digit code [One time job] |
|------|----------------------------------------|

❖ **Click on** [Update MPIN] **button to set your MPIN**

You will be notified that you have successfully set your MPIN

IMPORTANT:

In case you have forgotten your MPIN, please contact us on +230 405 9400 or call at your nearest MPCB branch for further assistance

o **How do I validate a transaction using my Mobitoken**

**How to get there:** Select MobiToken module → Generate MobiToken

▶Mobitoken

> **Use the link below to generate your Passcode**
>
> Generate MobiToken

❖ **Upon click on** Generate MobiToken **you will instantly receive your MobiToken passcode on your mobile phone**

MobiToken passcode Rules:

1. You will received 8 MobiToken [passcode] valid for 10 days, after which all unused MobiToken will expire
2. Each MobiToken passcode can be used only once and in any order
3. MobiToken passcode consist of UPPER CASE letters only

While validating any transaction on MPCB E-Banking using Mobitoken, you will have to enter 2 values namely:

1. MPIN
2. MobiToken [Passcode received on your mobile phone]
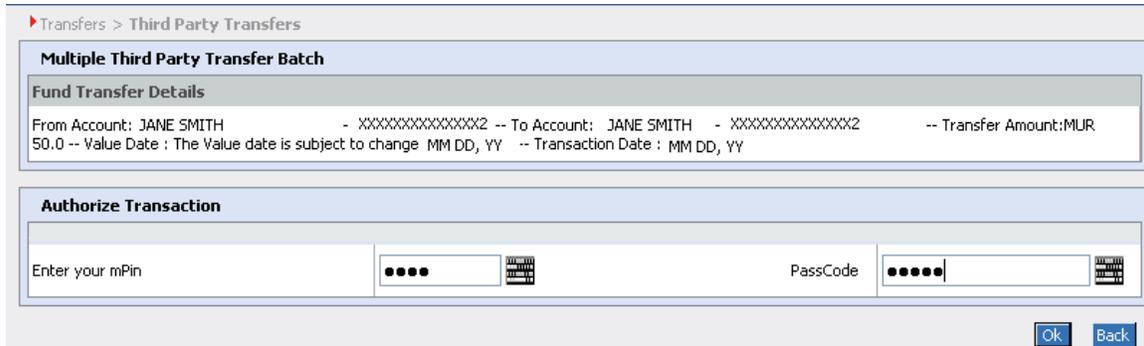
▶Transfers > **Third Party Transfers**

**Multiple Third Party Transfer Batch**

**Fund Transfer Details**

From Account: JANE SMITH       - XXXXXXXXXXXXX2 -- To Account:  JANE SMITH    - XXXXXXXXXXXXX2        -- Transfer Amount:MUR
50.0 -- Value Date : The Value date is subject to change  MM DD, YY   -- Transaction Date : MM DD, YY

**Authorize Transaction**

| Enter your mPin | •••• | | PassCode | ••••• | |

Ok   Back

Upon successful validation, you will be notified that your transaction has been successful

**ADD TO LIST**

o **Can I validate several transfers at a single go?**

Yes, MPCB E-Banking users may use the add to list function to validate several Self transfers / Third Party transfers at a single go



IMPORTANT:

You can edit individual transfer by clicking on Edit button

Upon successful validation of Multiple Self account transfer, you will be notified that your transactions have been successful

**SAVE TRANSFER / PAYMENT**

MPCB E-Banking users may save transfer/payment for later use

   o   **How do I retrieve saved transfers?**

**How to get there:** Select Transfer within bank module → Click on saved transfer → click on retrieve

Select appropriate saved transfer → click on submit

Upon validation, you will be notified that your transfer has been successful.


**SCHEDULE TRANSFER / PAYMENT**

   o   **How do I modify / stop a schedule payment?**

**How to get there:** Select Local Payment (Transfer to other bank) → Pending Local Payment



**Modify Local Payment:**

Select check box to select appropriate record → click on modify to update appropriate fields → Validate using your Txn password or Mobitoken → You will be notified that your transaction has been successfully submitted

**Stop Local Payment:**

Select check box to select appropriate record → click on Stop Payment to stop payment → Validate using your Txn password or Mobitoken → You will be notified that your transaction request has been successfully cancelled

**MAIL**

- **Can I contact the bank via MPCB E-Banking?**

Yes, MPCB E-Banking offers a secured mail service.

**How to get there:** Select Mail Module → Compose sub module → compose your mail → click on send