SUCCESS BEYOND NUMBERS

INTERNET BANKING PRO (Maldives)

FAQs

July 2025

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General information

1. What is Internet Banking (IB) Pro?

The Bank has invested in a new omnichannel solution to benefit from aligned customer experience support across all segments (Retail, Select and Corporate).

Internet Banking Pro is the new internet banking platform for non-individual customers (Corporates, SMEs, Associations etc.) to view their accounts, transact securely and more.

2. How to get started on Internet Banking (IB) Pro?

Please ensure the following steps and requirements are completed during the registration process:

- Complete the Internet Banking Registration Form obtained from the Customer Service team. All fields must be accurately filled in and submitted in original wet-ink format.
- Ensure you provide a Work SMS (Mobile) Number and Work Email Address for each user (Basic or Signatory) in the Registration form. Each user must provide both a work mobile number and a work email address.
- Your email address and mobile phone number will be used as a unique identifier (for each user) to login onto IB Pro.
- The email address and mobile number should therefore be unique to you and not be used by any other third parties (For example: colleague, child, proxy or parent) for banking purposes.
- Any mandates provided to the bank (e.g. Board Resolutions) must clearly state that all signatories are authorized to sign on all required documents/IB transactions.

Registration:

Get started in 3 steps:

1. Register on IB Pro:
   - Set or confirm your email and mobile number
   - Set your password
2. Log in on IB Pro with your new credentials
3. If you are a signatory – download the new MCB Maldives SmartApprove App from stores (App Store, Play Store or Huawei Store)

Note: You must first login to IB Pro on your computer / laptop before you register on SmartApprove. Please login on Smart Approve using your IB PRO credentials (email/mobile number and password set during registration).

3. Is Internet Banking Pro mobile-friendly?

Internet Banking Pro is web responsive, but for the best user experience, we recommend that you use it on your desktop or laptop.

4. I need help using Internet Banking Pro? Who should I call?

For technical assistance on how to register and use Internet Banking Pro, please contact us on 3305375. For all other queries, please reach out to your dedicated Relationship Manager or Customer Service Team.

Registration

5. Is the registration a one-time process?

Yes, you will only need to complete the registration once.

Once you have registered, as and when other companies to which you are linked to, are migrated to IB Pro, you will see them on the new platform.

6. What must I have handy to seamlessly complete the registration process?

Your email address and mobile number will be used as a **unique identifier** for logging onto IBPro.

- A unique email address.
- A unique mobile phone number.
- Mobile phone

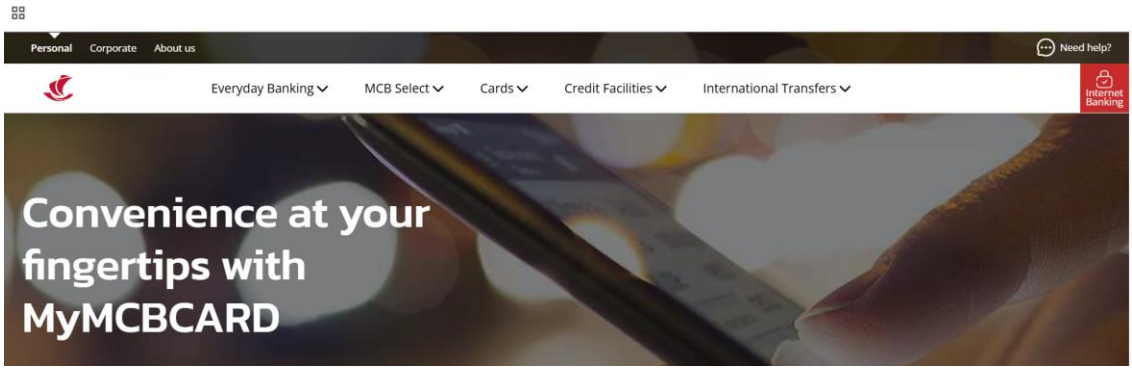
The OTP for registration will be sent via SMS to confirm email address and mobile number.

Therefore, the email address and mobile number should be unique and exclusive to you i.e. it should not be used by any other third parties including but not limited to colleagues or family members for banking purposes.

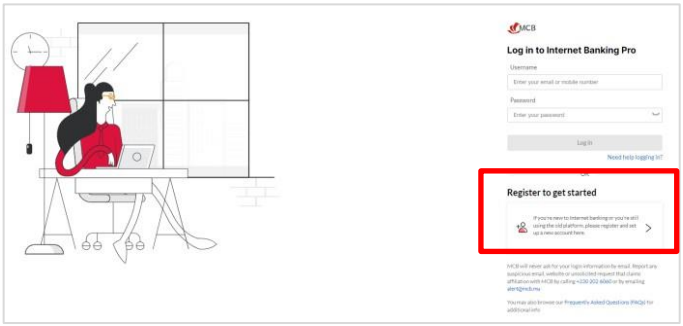
7. Registration for Internet Banking

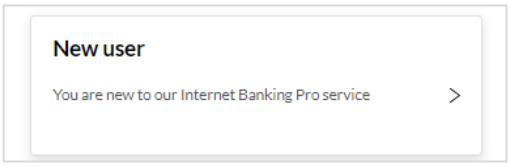
Step 1: Fill the IB Pro registration form obtained by contacting your Relationship Manager. Once your profile has been set up you will be notified by email to register on the platform.

Step 2: Go on MCB's website and click on Internet Banking

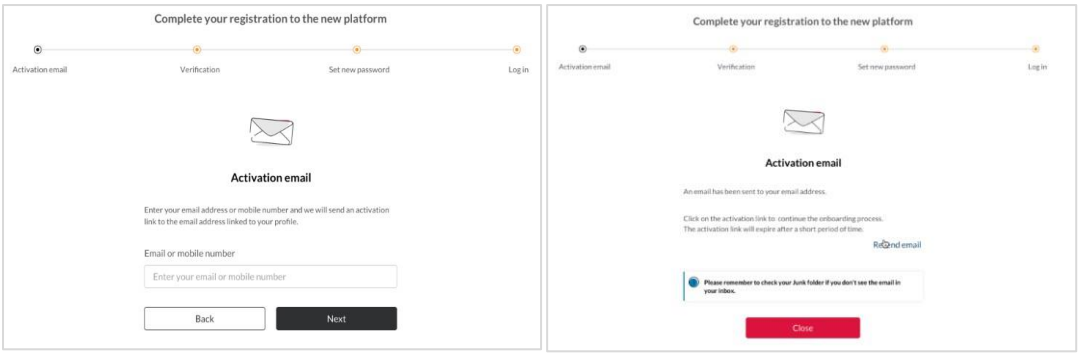


Step 3: Click on register to get started and select 'New user':

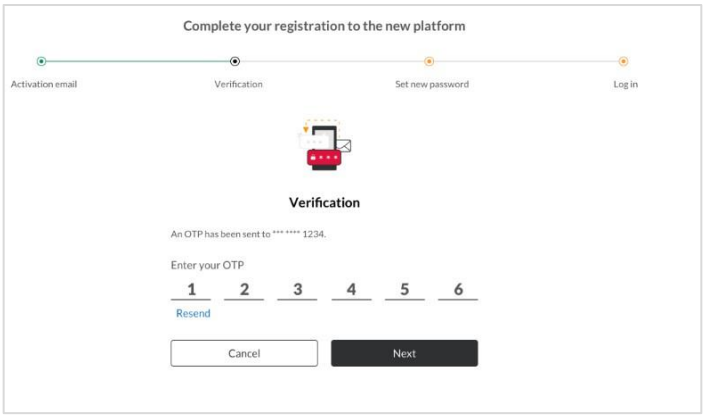




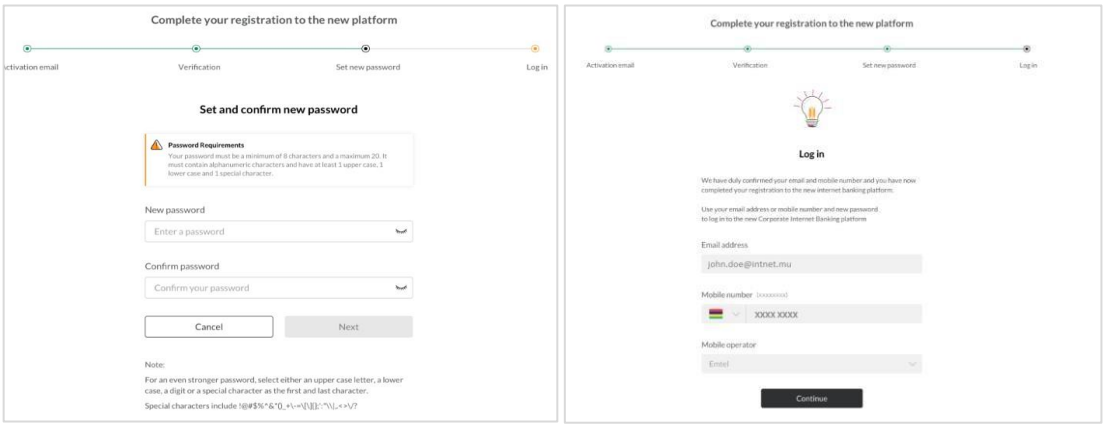
Step 4: Insert your email address and mobile number provided on the application form, and check your mailbox for activation of your account (remember to check your junk mail):



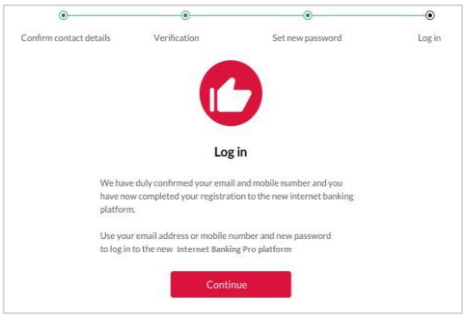
Step 5: Upon validation of email, input OTP sent via SMS to your registered mobile number

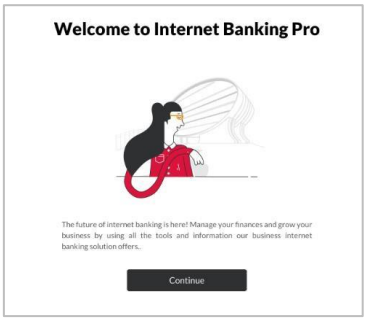


Step 6: Create and confirm password. Check the contact details displayed and click on ‘Continue’.



You can now log in with your new credentials on Internet Banking Pro.





Log in

8. Which credentials should I use to log in to the new platform?

You should log in to Internet Banking Pro using either your work email/work mobile number and password set up previously.

9. Why can't I see all my companies on Internet Banking Pro?

Companies are progressively being migrated to the new platform, and you will soon be able to view details and transact for all your companies. If unsure, please contact the Customer Service team.

Signatory

If you are a signatory, don't forget to download MCB Maldives SmartApprove from stores.

10. How do I access SmartApprove?

MCB Maldives SmartApprove can be downloaded from App Store, Google Play and Huawei App Gallery:

Available on the App Store | GET IT ON Google Play | EXPLORE IT ON AppGallery

Once you have completed the registration process to Internet Banking Pro, **please ensure you log in at least once on IB Pro** before registering to SmartApprove.

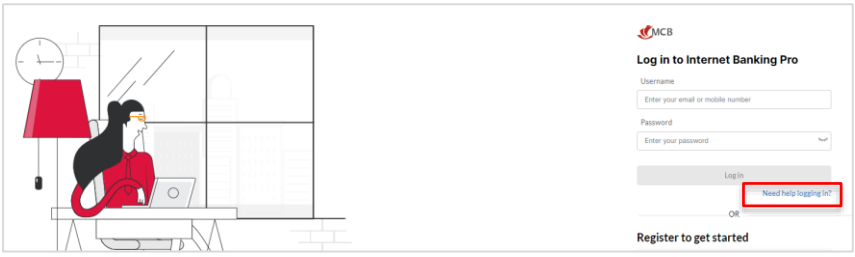
Kindly use the same new credentials to access SmartApprove

Note: For more information on how to register on SmartApprove, please refer to the guide in this document.

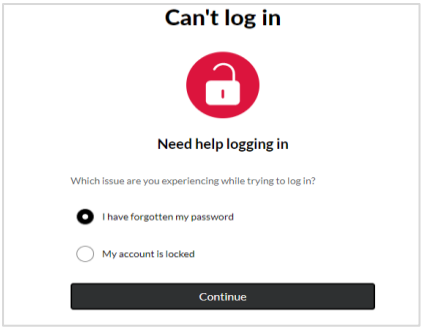
Self-service

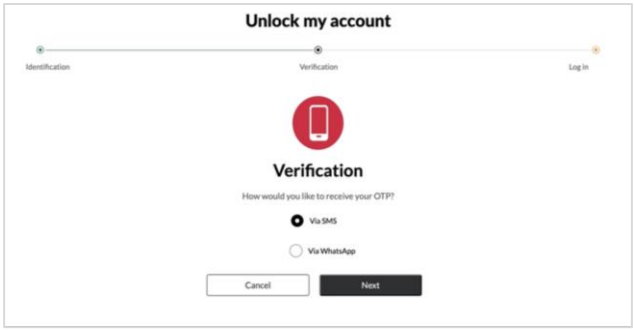
11. What should I do if I have forgotten my password or my account is locked?

Select ***need help logging in*** and choose between the two available options.



You will receive an OTP via SMS:

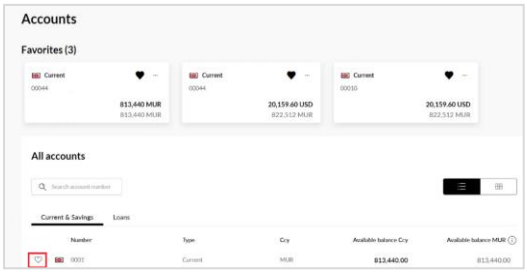




Using Internet Banking Pro

12. Why is there a heart next to my accounts?

Clicking on the heart enables you to designate an account as a 'favourite'. You can then access these accounts faster as they are pinned at the top of the accounts overview page.

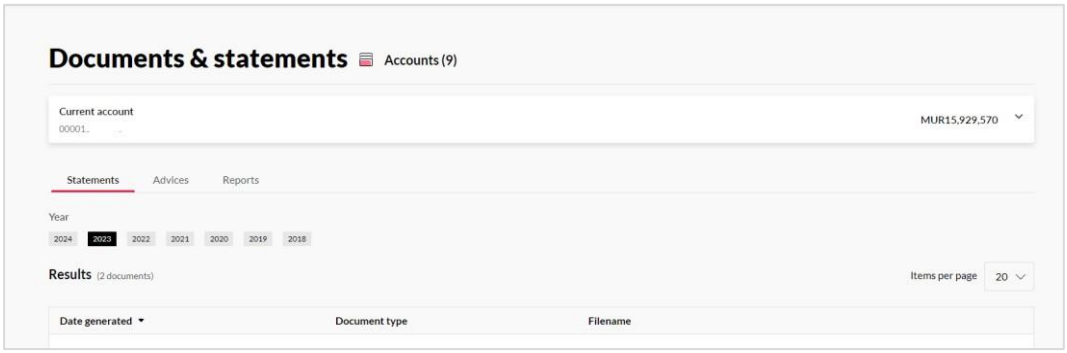


13. How to download statement and advices?

You should go on 'Statements and Advices', select the relevant account.

Statements, Advices and Reports are now displayed in separate tabs to ease the retrieval of the relevant document type.

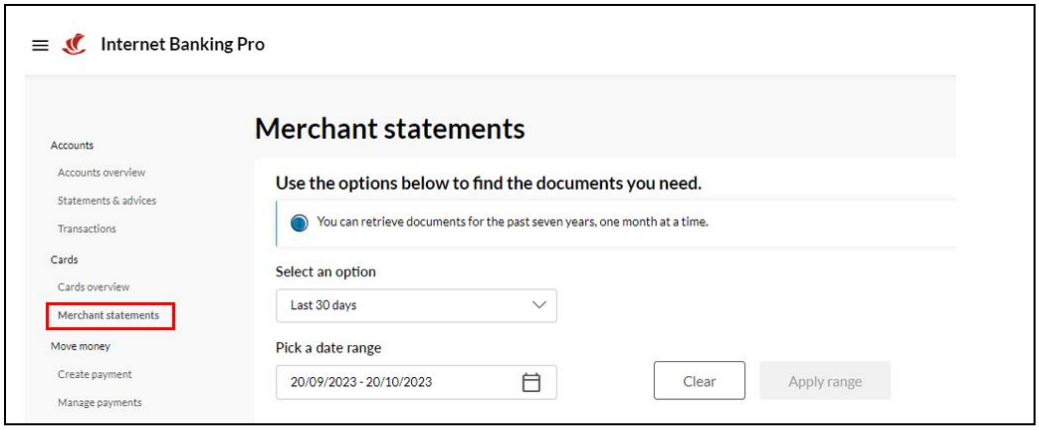
You can now search for your account statements, by clicking on the Year tab. All documents for this year will be displayed. There is no need to apply filtering for statements.



Advices and Reports are displayed automatically for the last 60 days. You can use the date filter to look for documents that are older than 60 days.

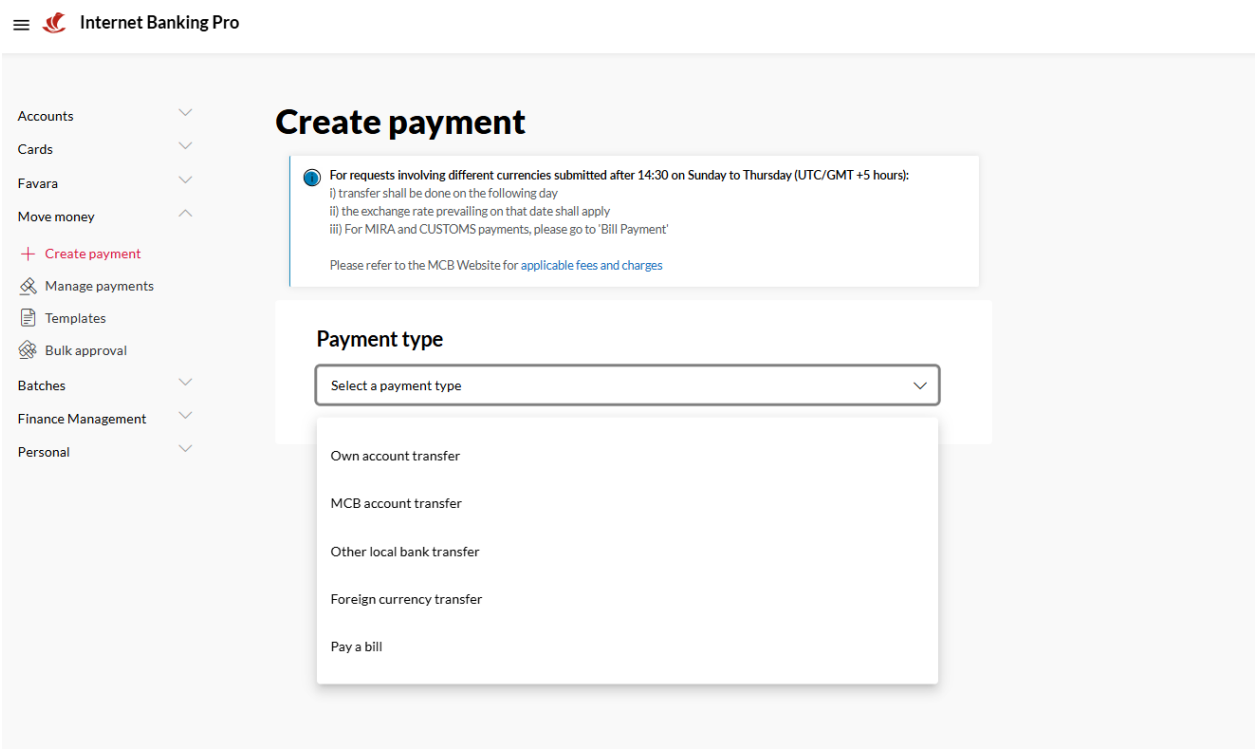
14. How to download merchant statements?

Select “Merchant Statements” on the menu and select the relevant option:



15. How do I initiate a transaction on Internet Banking Pro?

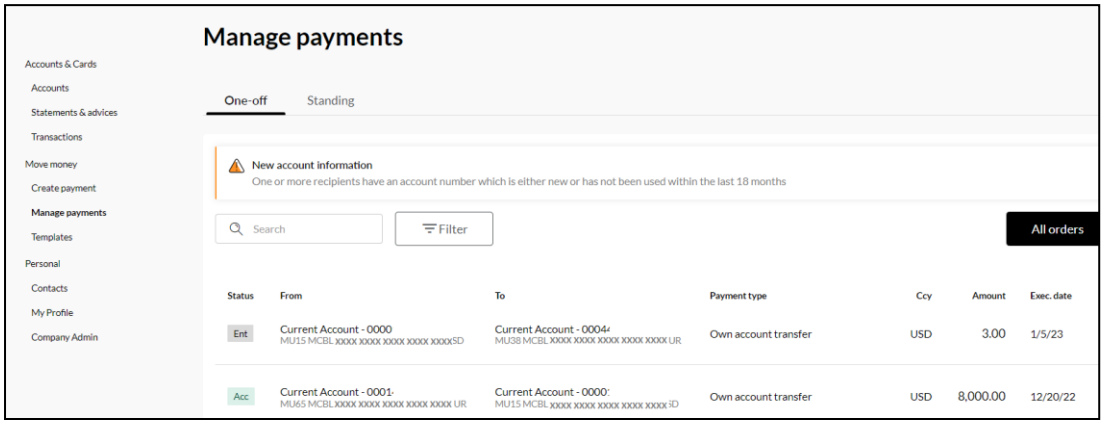
Click on “Create Payment”, select the required payment type, and fill in the details:



Review, confirm your payment and submit for approval (according to the approval policies of your company)

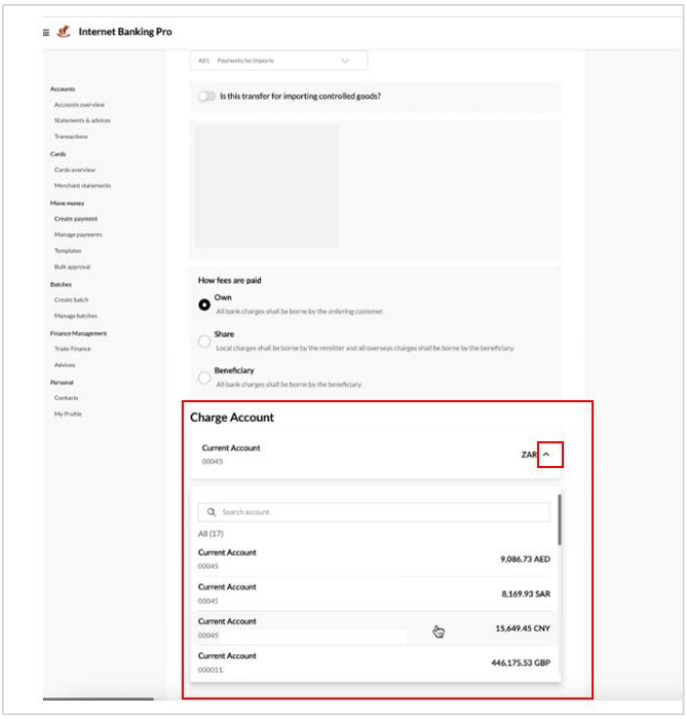
Your newly created payment can be found under the 'Manage Payments' dashboard on status ENT (Entered).

Approvers will have a maximum of 7 calendar days to fully approve a payment after this payment is initiated. After the 7 days- the payment will expire and will have to be re-initiated.



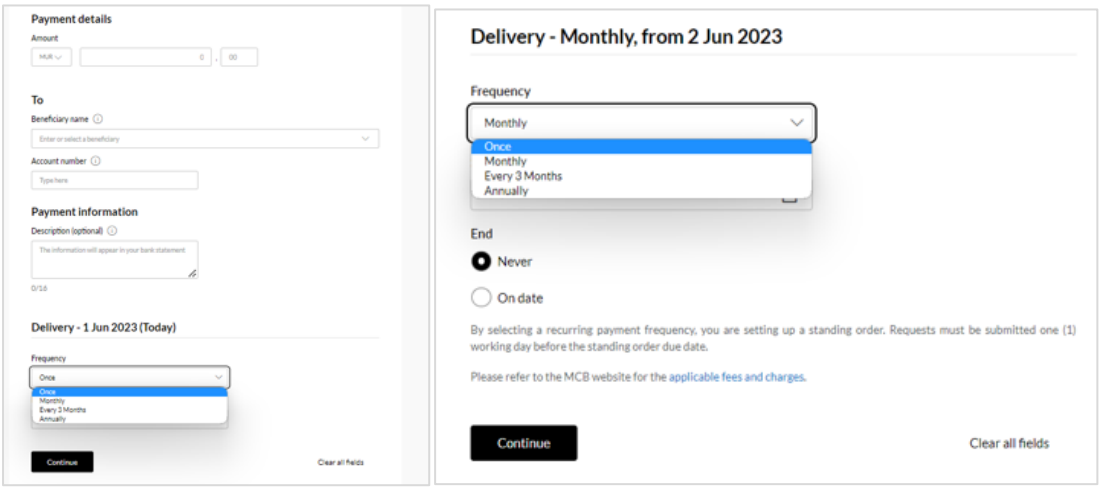
16. How to select another account for foreign currency transfer charges?

You may now select the account from which charges associated to foreign currency transfers are debited by clicking on the arrow to display all the available accounts.



17. How to set up a standing order?

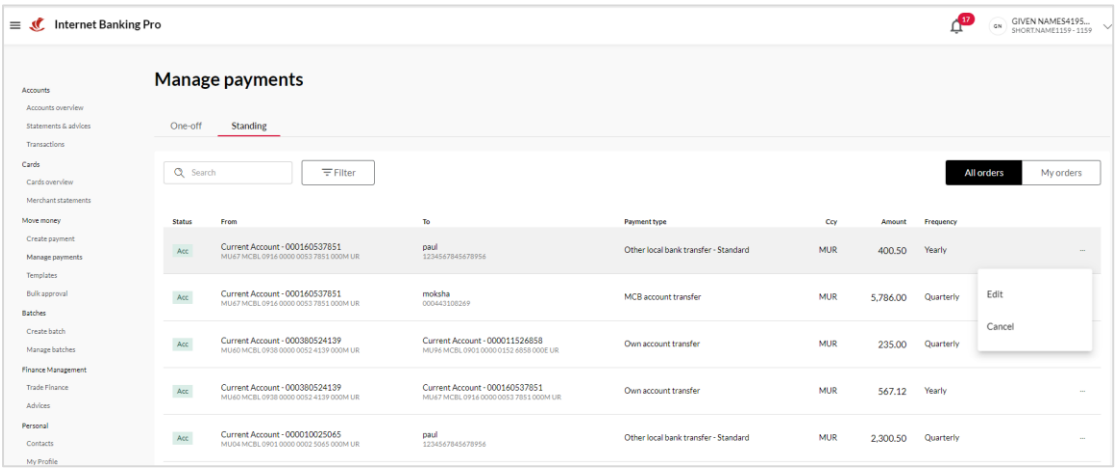
Step 1: Select the payment type and define the frequency by selecting the required frequency and end date (if applicable):



Note: Standing order is available for own account, MCB account and Other local bank transfers only.

18. How can I cancel my existing standing order?

Go on “Manage Payments” then on “standing”, click on “…” on the right-hand side to cancel your existing standing order:

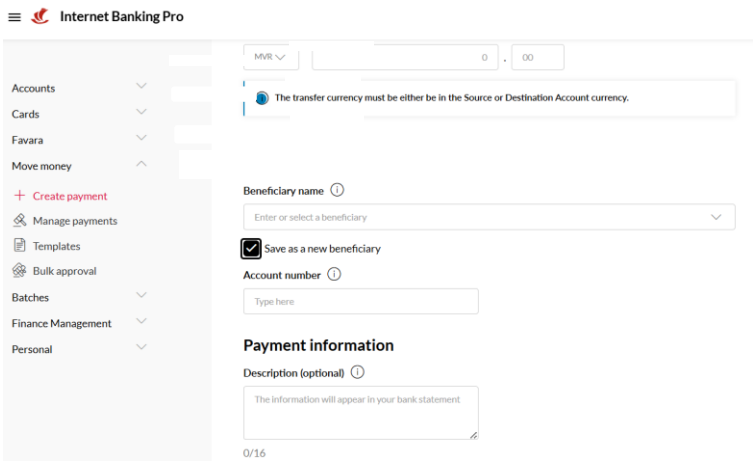


19. How do I create a beneficiary (contact) on Internet Banking Pro?

Option 1: On the new Internet Banking platform, any user can create a beneficiary.

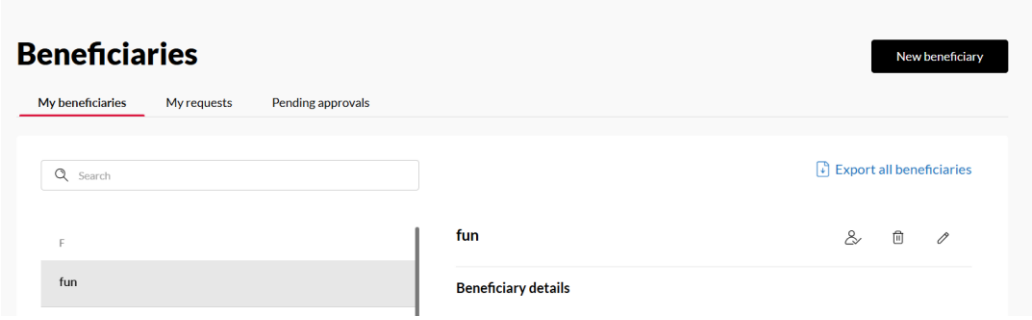
However, for enhanced security measures, signatories must now approve the creation of new beneficiaries.

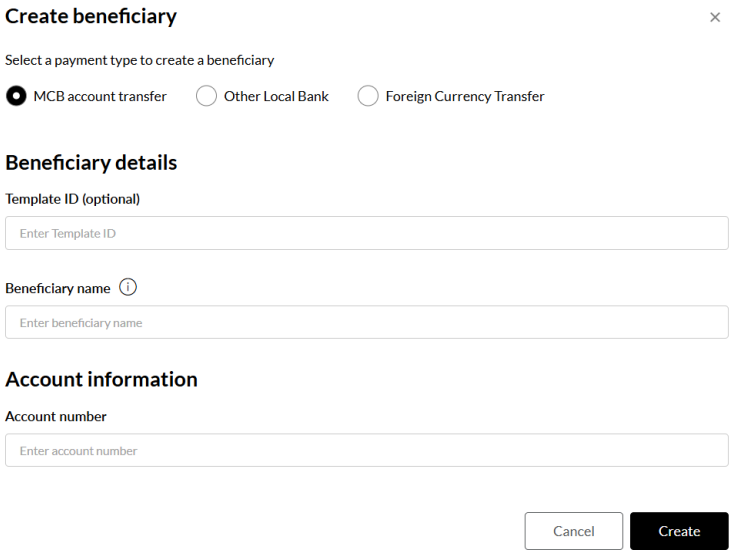
When initiating any payment, you can save the beneficiary details as a new beneficiary.



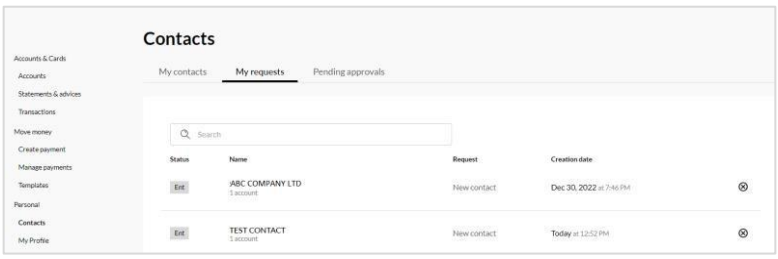
Option 2: Via Personal > Beneficiaries, select 

and the appropriate payment type:





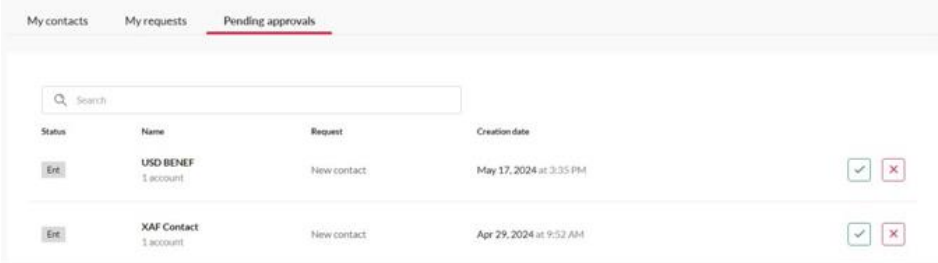
Once a Beneficiary is created, it will appear under My Requests. This beneficiary cannot be used until it is approved.



Approving or rejecting a Beneficiary:

Only signatories can approve the creation of a Beneficiary.

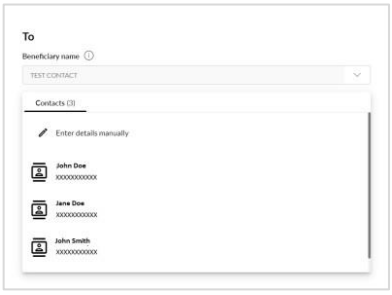
Go to Beneficiary > Pending approvals and click on the ‘tick’ or ‘cross’ icon.



Once a Beneficiary is approved fully, it will appear under “My Beneficiaries”.

This Beneficiary will also be displayed on the drop-down list of beneficiaries under the relevant payment form.

You can use this upon initiation of any new payment.

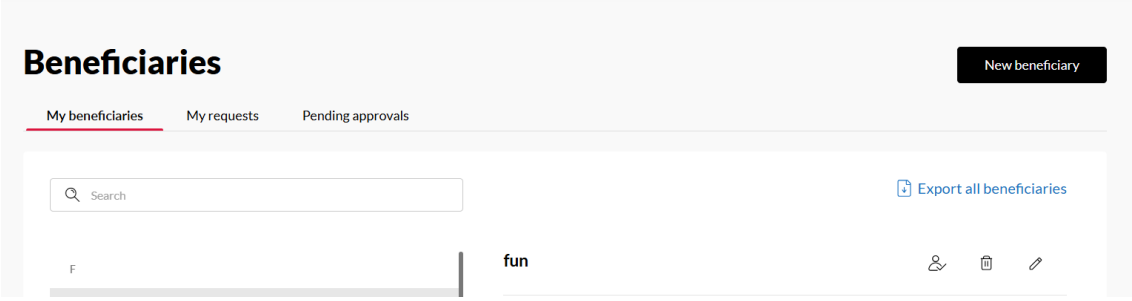


If you were an existing MCB Internet Banking customer, your previous beneficiaries will be migrated to the new system.

Note: Only existing valid beneficiary will be migrated onto the new platform

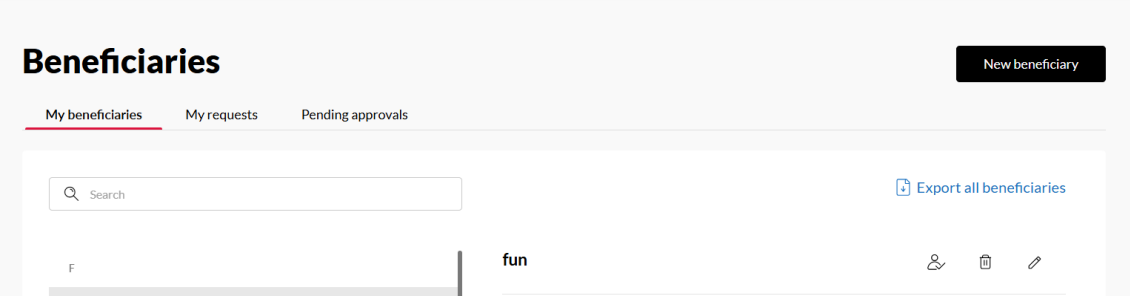
20. Is it possible to extract a list of my Beneficiaries on IB Pro?

Yes, go to >> My Beneficiaries >> Export all beneficiaries.



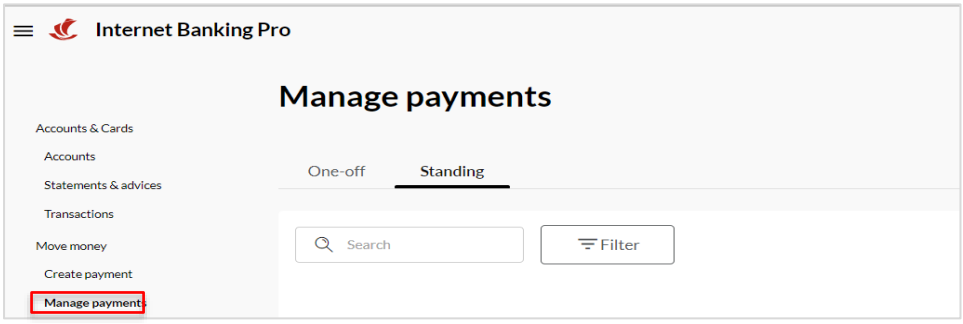
21. How to know who created or approved a beneficiary on Internet Banking Pro?

Go to 'My Beneficiaries, search for the beneficiary and click on the icon. This will show you the approval history for that beneficiary.

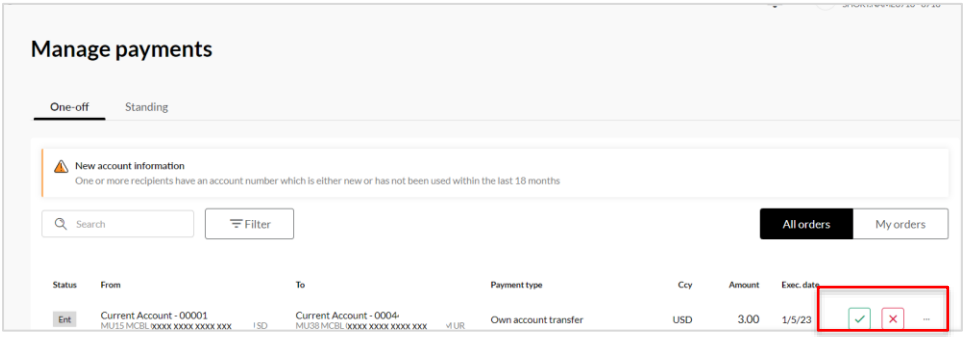


22. How do I approve or reject my transactions on Internet Banking Pro?

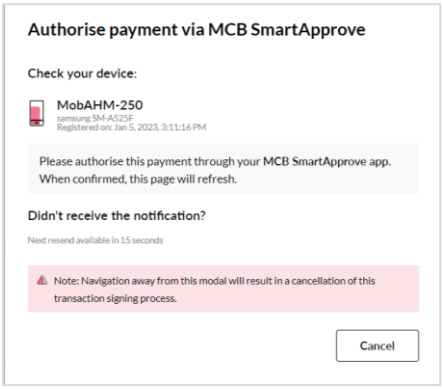
Step 1: Go to Manage payments dashboard, click on the relevant tab as per the type of payment initiated; one-off or standing



Step 2: Next to your payment, click on the 'tick' or 'cross' icon to approve or reject your payment

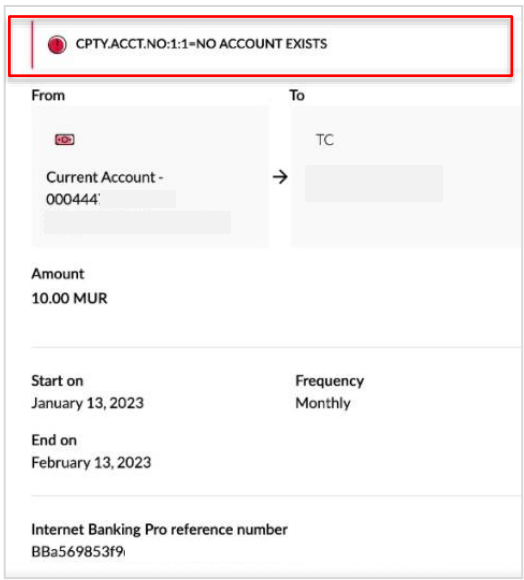


Step 3: As part of our 2-factor authentication, you will need to authorise this payment via SmartApprove (more details on SmartApprove)



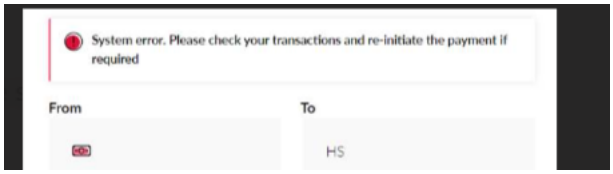
23. Why was my transaction rejected by the Bank?

The rejection reason will be displayed on the Payment Order on the "Manage Payment" dashboard (status REJ):



We may have cases where the payment order has failed as there was a time-out between IBPro and Core Banking system.

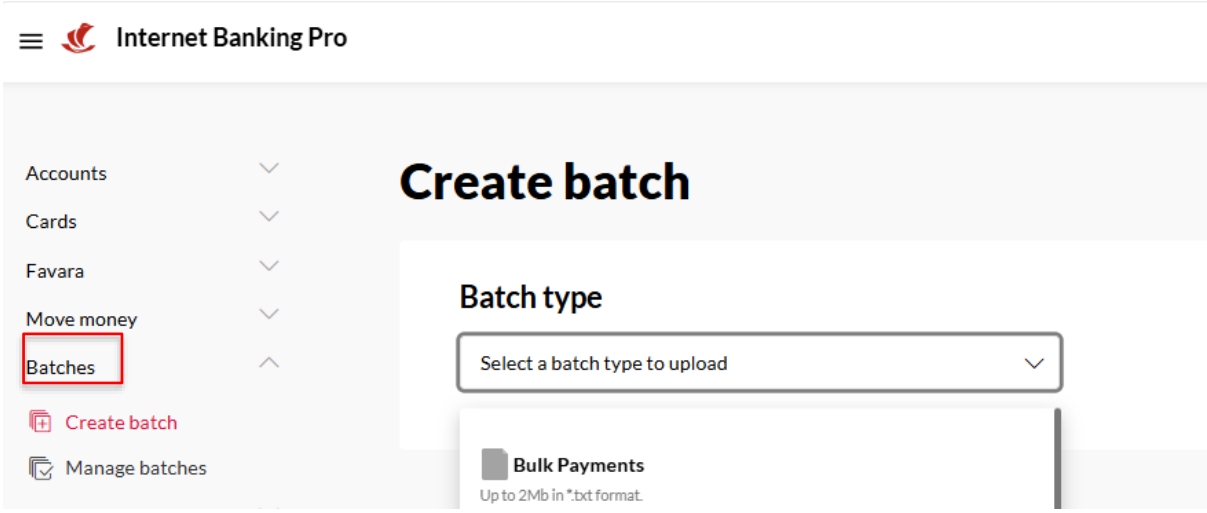
In this case, you will find this error message: System error. Please check your transaction and re-initiate the payment if required



Please check your transaction list to confirm that your account has not been debited and re-initiate the payment as required.

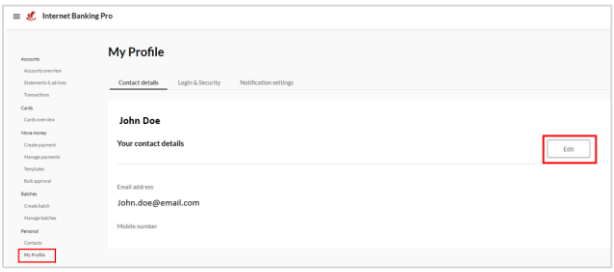
24. Where to find the bulk payment features?

Bulk payments are now available under the “Batches” menu >> create batch:



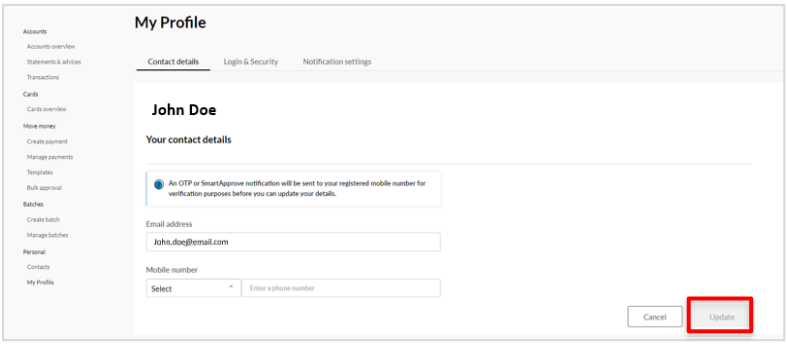
25. What should I do in case I want to change my log in credentials?

You can have only 1 email and 1 mobile as credentials. If you want to amend your log in credentials, please go to “My Profile” >> contact details and click on edit:



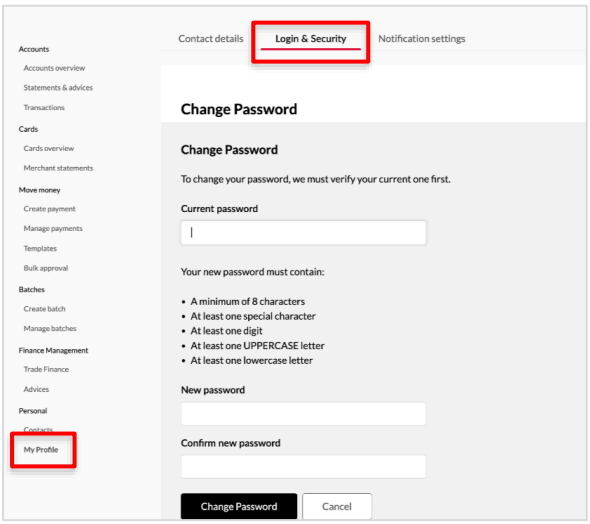
Amend the required information and click on update. You will be requested to authenticate yourself:

1. Through an OTP via SMS (local basic users), WhatsApp (international basic users) OR
2. Through SmartApprove for signatory users



26. How do I change my password on IB Pro?

Go on “My Profile” then select “Login and Security” and then change your password:

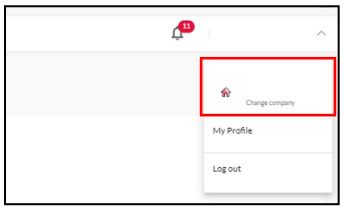


27. How to log out or switch to another company on IB Pro?

You should go on the right hand side of the page and click on the drop down arrow to open the additional menu:

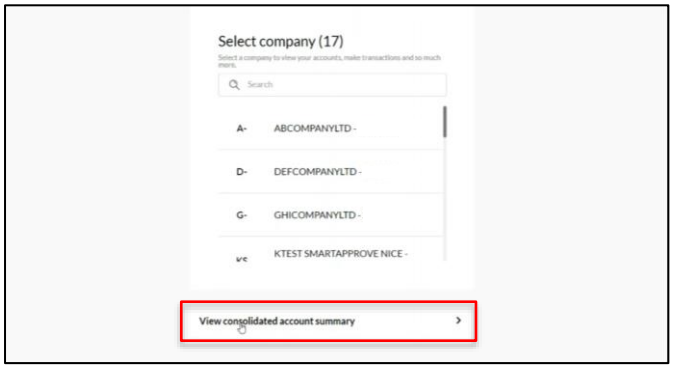


To switch to another company, you need to click on “Change Company”:

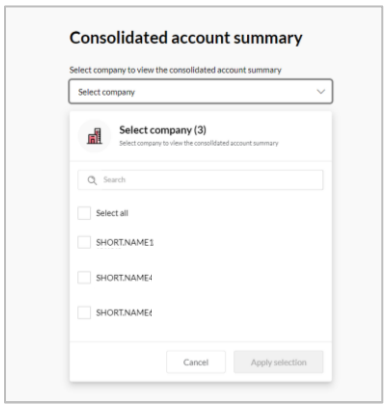


28. How to access consolidated account summary?

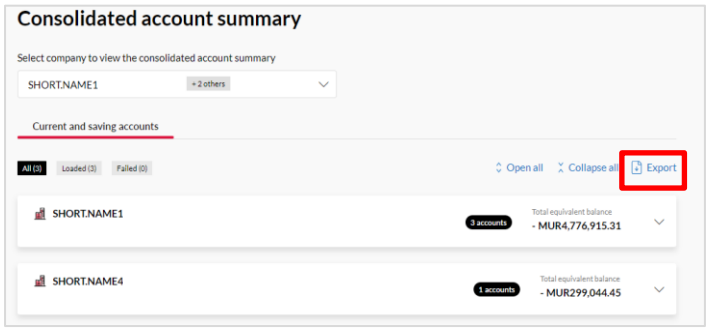
If you are linked to more than one company, you can access your consolidated account summary. This feature gives you a consolidated view of all your current and savings accounts across all the companies that you are linked to.



You may select 1 company or select all at one go:



You may export an excel version of the consolidated account summary



Security

29. Is Internet Banking Pro secure?

We have ensured that Internet Banking Pro has the highest level of security to keep your accounts safe. It also features an enhanced security layer for the creation of new beneficiaries, which now requires the approval of signatories.

30. How do I ensure that my accounts are safe while transacting online?

It is imperative that you safe-keep your password and never share it with anyone. As a preventive measure, change your password frequently. Report any suspicious messages or emails to contact@mcbmaldives.com When using IB in a public place, use the virtual keyboard to log in. More information on our **security center**.

SmartApprove

31. What is SmartApprove?

SmartApprove is a mobile application to be used by signatories to approve transactions.

Features of SmartApprove are as follows:

- 24/7 access to all your pending transactions
  - View a summary of pending transactions per company
  - View status of your transactions
  - Approve your transactions seamlessly
  - Multiple selection and approval of transactions
- Dashboard
  - Provide updated status of your transactions
  - Allow filtering by transaction type and status
- Added security
  - Secure Socket Layer (SSL Security) for fraud prevention
  - Receive notifications when making a payment to a new beneficiary, an existing one with new account details, or a beneficiary to whom payments have not been made during the last 18 months
  - Set up or disable biometrics option

Note: No need to validate the transactions on Internet Banking Pro. You can do it directly on SmartApprove.

32. How do I access SmartApprove?

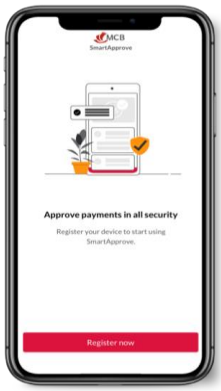
SmartApprove can be downloaded from App Store, Google Play and Huawei App Gallery):

Once you have completed the registration process to Internet Banking Pro, use the same new credentials to access SmartApprove with the possibility to receive your OTP via SMS or email.

33. How to register on SmartApprove?

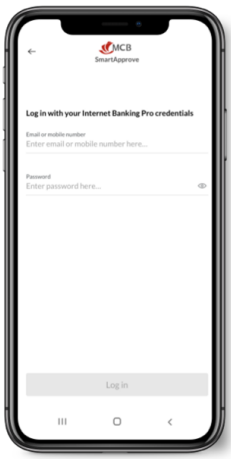
Before you begin the registration process, please ensure that you have logged in at least once on your desktop / laptop.

Step1: Tap Register now



Step 2: Insert your credentials used to log in on Internet Banking Pro (email or mobile number) and click on Get started

- If mobile number, it should include the + sign and the country code (ex: +230…)





Click on the field where the masked mobile number is displayed to activate the Continue button



Step 4: Click on Continue so that the OTP screen is displayed, and insert OTP received on mobile number



Step 5: Add extra layer of security (biometric)

Step 6: Create and confirm mPIN

34. Which operating system (OS) versions are compatible with SmartApprove?

SmartApprove will be compatible with iOS14 and above for iPhone users and Android 6 and above for Android users.

35. Can I still use my token to approve my transactions?

SmartApprove is a unique tool to seamlessly approve transactions initiated on Internet Banking Pro.

36. How do I authorize a transaction with the new SmartApprove?

Please follow these steps:

- Log in on SmartApprove with the same IB credentials created on Internet Banking Pro (either email or mobile number).
- Click on the Approvals icon to view the list of transactions to be approved.

37. What is the alert icon ⚠ display next to foreign currency transactions?

This alert icon will be visible only for payments to a new beneficiary, an existing one with new account details, or a beneficiary to whom payments have not been made during the last 18 months.

38. How secure is SmartApprove?

The industry-standard security measures have been used to ensure that your transactions and personal information are protected when transmitted online.

SSL (Secure Socket Layer '128-bit encryption') is used to protect the information being transferred over the Internet.

39. When will you be notified via your mobile phone?

When you will be required to use SmartApprove to approve a transaction.

40. How much time do I have to authorize a transaction?

You will have 7 calendar days.

41. How to unlock my SmartApprove?

Click on forget mPIN and you will be re-directed to the onboarding process:





New Terminologies on Internet Banking Pro

New Terminologies	Description
Contacts	The recipient/beneficiaries of funds when doing a transfer
Standing	Standing order
Batches	Relates to bulk payment
Entered (ENT)	A transaction initiated and waiting for approval on the dashboard
Processed (PRO)	A transaction that has been authorized and fully processed
Accepted (ACC)	A transaction that has been approved and pending further processing or checks by the bank
Ready (REA)	A transaction that has failed to be processed by the bank. If you see such a status, please check your list of transactions to determine the status of your transfer before re-initiating same
Expired (EXP)	A transaction that has expired 7 business days after creation date and not yet approved.
Rejected (REJ)	This will mean that an initiated transaction has been rejected
Acknowledge (ACK) (for batches only)	File is being transferred to our Core Banking system for processing
Basic User	User that can initiate transactions, view and download statements and advices
Signatory user	User that can view accounts, validate new beneficiaries and authorise transactions
OTP	One time password sent via SMS or email

New details of status on SmartApprove

New status	Description
Entered	Transaction to be approved
Pending	Transaction pending to be approved
Processed	Transaction duly approved