Frequently Asked Questions (FAQs)

Q1) What is MCB - eGate?

MCB - eGate is an online payment gateway platform provided by MCB Bank Ltd. in coordination with MasterCard, offering merchants the capability to securely accept online payments on their eCommerce websites and mobile applications.

Q2) Why should I use MCB - eGate?

MCB - eGate offers merchants a chance to manage their customer's payments digitally, enabling them to expand their online business.

Q3) What are the features of MCB – eGate?

The features of MCB - eGate include online payment acceptance, transaction optimization, streamlined order tracking, online risk assessment, and 3Dsecure transactions.

Q4) How to Sign up for MCB - eGate?

Merchant can reach MCB Branches, eCommerce Sales Team or apply online through Digital on-boarding Application on MCB Bank's website Merchant will receive the Payment Gateway API's credentials after completing the necessary requirements for onboarding. The merchant will then proceed to configure these APIs with their eCommerce website in order to facilitate online payment acceptance.

Q5) What are the basic requirements to avail MCB eGate?

  i.   Registered business in Pakistan.
 ii.   The merchant must have a live website that is operational and accessible to customer.
iii.   Registered company's active bank account in MCB Bank Ltd.

Q6) Does MCB eGate supports business registered outside of Pakistan?

No, MCB eGate only supports businesses registered in Pakistan at this point in time.

Q7) Does MCB eGate support Crypto / Virtual currencies business model?

No, as per the State Bank of Pakistan's regulations MCB eGate does not support or entertain businesses that deal with Crypto / Virtual currencies.

Q8) Do you need a Web hosting and Domain for your online eCommerce website?

Yes, you do need a separate Web hosting and Domain for online eCommerce website.

Q9) Is MCB eGate a secure platform?

MCB Bank Ltd. is PCI-DSS complaint and keeps its merchant's data secure and protected with the industry standard security and encryption.

Q10) What is 3D secure?

3D secure is an additional security check that protects from unauthorized access and helps prevent fraud on online transactions using debit / credit cards. Customer will require to provide a One-Time Password (OTP), that is sent to his/her registered mobile number or email address both from issuing bank, when customers make any transaction on MCB eGate. The transaction cannot be processed without said OTP.

Q11) Are MCB eGate payments 3Dsecure?

Yes, all transactions on MCB eGate are 3D secured.

Q12) Are there any 3D secure service charges?

No. There are no charges for 3D secure service.

Q13) What integration methods MCB eGate offers?

MCB eGate offers multiple integration methods such as:

- Hosted Checkout
- Hosted Session
- Direct Payment
- Batch Mobile Integration

Q14) Can I test payments/transactions before going live?

Yes. MCB eGate provides its merchants sandbox environment during the testing phase. Merchants can integrate their websites and mobile apps with MCB eGate's sandbox for testing all the transactions.

Q15) Is there any support fees?

MCB eGate provides you free live support.

Q16) How to check your online transactions?

MCB eGate provides online Merchant portal to have real-time access of your business. You can also select a custom date range using the calendar dropdown or change the default view through transaction settings.

Q17) How can you export data from your MCB - eGate?

You can export transaction details to excel spreadsheets (CSV) through order and transactions from search menu bar.

Q18) How can you reset the forgotten Password?

If you have forgotten your password, you will contact MCB eCommerce team for new login & password. MCB Bank Ltd. will share new login & password within 24 Hours.

Q19) How can you refund your merchant transactions?

For manual refund of transactions, the merchant can contact the MCB eCommerce team. The customer will receive the refunded amount based on the settlement procedure of its issuing bank.

Q20) How can you Void your merchant transactions?

The merchant has the ability to initiate void transactions through the MCB Payment Gateway Portal. The customer can expect to receive the void transaction within a timeframe of 24 hours.

Q21) How many payment modes does the MCB eGate provides?

MCB eGate offers merchants two payment modes: Purchase and Authorize & Capture, providing flexibility in processing transactions.

Q22) How many schemes does MCB eGate supports?

MCB eGate accepts all local and international Debit/Credit Cards such as:
- VISA
- MASTERCARD
- UNION PAY INTERNATIONAL
- PAYPAK (Coming Soon)

Customers can use their Debit or Credit cards by providing the mandatory fields on the checkout page.

Q23) How many days will the settlement cycle take place?

MCB Bank Ltd. standard settlement cycle is next working day (T+2).

T denotes the date of transactions from the date of transaction.

Payment will be disbursed to the merchant's bank account.

Kindly note that working days do not include Saturday, Sunday and gazette Bank holidays. It will be settled on the next working day.

Q24) What happens if customers file a dispute/chargeback?

If a customer files a dispute claiming that the transaction is fraudulent, an investigation will be conducted by MCB dispute specialists/chargeback team.

Q25) How to create multiple operator's ID for your eGate?

In order to create multiple operator IDs, the merchant will send an email to the MCB eCommerce sales team, providing the authorized signatory approval from their company.

Q26) How to login to MCB eGate portal?

Merchant will be provided with login credentials and URL via MCB eCommerce team that includes;

- Merchant ID
- Operator ID
- Password

Q27) Can merchant change his own operator password?

The merchant has the ability to modify their operator password through the MCB Portal's Admin Change Password menu.

Q28) Is there any support Documentation?

Please find the provided link for technical support documentation regarding the API integration of MCB-eGate.

https://test-mcbpk.mtf.gateway.mastercard.com/api/documentation/integrationGuidelines/index.html?locale=en_US

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