How to activate the new Credit Card:

Step 1: Green PIN generation

Follow the below mentioned steps to self-generate the PIN for the card:

1. Go to IOB ATM

2. Swipe the card

3. The ATM screen will show message that OTP has been sent to the registered mobile number attached to the respective credit card

4. Check for the OTP received on the mobile number

5. Re swipe the card in the ATM

6. Enter the OTP when prompted in the ATM

7. Create a new ATM PIN from the options in the ATM

8. Re enter the new ATM PIN

9. Use the new pin for balance enquiry

10. Use the newly created PIN for ATM and POS transactions in future.

Step 2: Enabling the domestic/ international transaction and daily limit settings in customer portal

Customer can make the necessary settings for the ATM/POS/ECOM/international transactions:

Please follow the below steps:

1. Login to the IOB credit card customer portal. Link is available in:

- Internet Banking Home page->Credit card online->credit card customer portal
- Mobile banking Home page-> More option-> credit card customer portal
- IOB website-> cards->credit card page-> credit card customer portal

2. If you are logging for the first time, please click First time login. Enter the credentials asked. Ensure it should match with the records available with us.

You will get Login Id and password in the registered E-mail. Please check your junk/ spam mail also.

3.After logging in, click on the 3rd tab Personal Settings and then click on Transaction Settings on Left Hand Navigation.

4.Now in the next page, select the type of transactions, set daily limit and start and end date.

This can be done for enabling both domestic and international transactions (ATM cash withdrawal/ ECOM/ POS)

5.For international transactions, in the list below, please select the individual countries or all the countries by using the blue arrow pointer.

6.Once setting is done, please click submit and confirm on the next page.

7.The setting will be enabled for the time period mentioned within the next 1 hour.