

Frequently Asked Questions – IOB mPassBook

1. What is IOB mPassBook?

IOB mPassBook is a smartphone application to facilitate creation and updation the virtual passbook of an account in the customer's mobile.

2. What are the key benefits of this service?

- Virtual account passbook
- Instant Access
- Search by transaction history
- Maintain Personal Ledger
- Specific narration/notes for each transaction
- Real time account statement generation
- Available in English/Hindi
- 'Refer a friend' option

3. Who can apply for this service?

This service is available to all Indian Overseas Bank customers having a valid operative account.

4. How to register for this service?

Customer can register for this service by registering their mobile number at their respective branch.

5. How to download the mPassBook application?

What are the various application platforms through which the IOB mPassBook application can be downloaded?

Customer can visit Google/Windows/Apple store from his/her mobile and search for IOB mPassbook.

6. What is the procedure for first time user to activate/register in IOB mPassBook application?

One can activate/register for this service using the following steps:

- I. Visit Google/Windows/Apple store from mobile and search for "IOB mPassbook"
- II. Download and install the App
- III. Enter account number and mobile number
- IV. System verifies whether the Customer has registered the mobile number to the given account, and if so
- V. One Time PIN (OTP) is sent to customer's mobile

- VI. On validating with OTP, choose a Six digit PIN for the app
- VII. All the account numbers related to the customer id are attached to the mobile app

7. From when my transactions will get downloaded to my phone in mPassbook app?

To start with, the transactions from 1st June 2015 are downloaded to the mobile.

8. What if customer forgets his MPIN?

- a) If customer forgets his MPIN, the option “Forgot PIN” is available for generation of a fresh MPIN.
- b) The customer is sent an OTP and validates with the customer re-entering the same through the application.
- c) Customer is prompted to create a new MPIN

9. Is there is any charge for using the IOB mPassBook service?

No, there is no charge for mPassBook services.

10. What is the timing for the availability of this service?

The mPassBook service is available round the clock (24 x 7 x 365).

11. Can I access IOB mPassBook if I have not registered for Net Banking/ Mobile Banking?

Yes. Users can still avail the mPassBook service even if he/she is not currently using the Net Banking/ Mobile Banking.