

## **Indian Overseas Bank**

### **Mobile Banking – FAQ's**

#### **What is IOB Mobile Banking?**

It is a mobile banking service provided by Indian Overseas Bank. It helps the customer to do following transactions:

- Balance Enquiry
- Mini Statement
- Funds Transfer within Bank from one account to another
- Funds Transfer to accounts of other bank using NEFT and IMPS
- Credit Card Payment
- Loan/Deposit view
- Topup and bill payments
- Stop cheque
- Cheque status
- ATM card blocking
- Foreign Remittance using IMPS

#### **What are the key benefits of this service?**

It helps customers to conduct banking transactions 24x7 at his/her convenience from any place just by the use of a mobile phone.

#### **Who can apply for this service?**

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

#### **How to register for the service?**

There are two options available for the customer to register for this service

#### **Option – 1:**

- New customers have to download the application from [www.iob.in](http://www.iob.in) ->mobile banking ->Application link.
- Fill the application and submit to branch

### **Option – 2:**

- Customer can also register/add accounts through internet banking login ->edit profile ->mobile banking registration

### **How to download the Mobile Banking application?**

- Customer will receive download link and MPIN through SMS after successful registration.
- Customer can download the application from the link given in SMS message or from google play store /windows phone store/app store by searching for "IobMobile"

### **What are the various application platforms through the IOB Mobile Banking application can be used?**

- USSD
- Android/iPhone/Windows application
- Mobile browser(WAP)

### **How to perform a transaction though USSD?**

- Customer dials \*99# from his mobile phone.
- Customer receives welcome message as "Welcome to NUUP.Enter 3 Letters of your Bank's short name or first 4 letters of Your Bank's IFSC ."
- Customer enters 'IOBA' or 'IOB' in reply
- The bank mobile banking menu is displayed on the screen.

- Customer selects the transaction from the menu and enters the details (last four digits of account number) as requested in the NUUP session to complete the transaction.
- Bank completes the transaction and confirms the result on the mobile of the customer

**What are the services availed through USSD?**

- Balance Enquiry
- Mini Statement
- Funds Transfer through IMPS
- Change MPIN
- Generate OTP
- Know My MMID

**What are the services available through IOB Mobile Banking Smartphone Applications?**

- Balance enquiry
- Mini statement
- Funds transfer(within Bank)
  - Mobile to Mobile
  - Mobile to Account
- NEFT
- IMPS
  - Using Mobile number & MMID
  - Using Account number and IFSC code
  - Using Aadhaar number
  - Merchant payments

- Bill payments, topup(mobile and DTH)
- IOB credit card payment
- Deposit view
- Loan view
- Cheque status
- Stop cheque payment
- ATM card blocking
- Request cheque book

**What is the procedure for first time user to login in IOB Mobile Banking application ?**

- When the customer downloads the application and logins for the very first time,Application will ask to enter the registered mobile number and mPIN
- On entering mobile number and mPIN customer will be prompted to enter OTP(One time PIN) received to registered mobile number
- On entering OTP customer will be prompted to set a new 4-digit password and confirm password
- After successfully setting the password customer has to change the mpin through change MPIN option.
- MPIN and password should not be the same

**Can the customer change mPin by himself through pc?**

- Click the link :<https://mobile.fssnet.co.in/mpayweb>
- Choose Indian Overseas Bank
- On next screen choose customer login and enter mobile number and MPIN
- Customer can click Change MPIN

**What if customer forgets his MPIN?**

1. Customer should contact branch
2. If Customer has internet banking facility, then he/she can reset mpin through internet banking → edit profile → forgot mobile banking mpin option

### **What if customer forgets his Password?**

Customer can reset the password using forgot Password link in mobile application.

### **What if customer enters the password wrong and user gets locked?**

Customer can reset the password using forgot Password link in mobile application.

### **What if customer enters the MPIN wrong and user gets blocked?**

Customer will be automatically unblocked next day on entering correct MPIN.

If customer forgot MPIN then he has contact branch or reset mpin through internet banking to regenerate MPIN

### **Can the customer view the transactions through pc?**

- Click the link :<https://mobile.fssnet.co.in/mpayweb>
- Choose Indian Overseas Bank
- On next screen choose customer login and enter mobile number and MPIN
- Customer can click View Transactions

### **What is IMPS?**

Instant Mobile Payment Service (IMPS) is an interbank electronic fund transfer service through mobile phones. IMPS facilitate customers to use mobile instruments as a channel for accessing their banks accounts and remitting funds there from.

### **Does the customer need to have a bank account for availing IMPS?**

Yes, the customer needs to have a bank account with the bank which has enabled this facility.

**What is MMID?**

Mobile Money Identification Number (MMID) is a seven digit number of which the first four digits are the unique identification number of the bank offering IMPS.

**Can I do an Inter-bank fund transfer using IOB Mobile Banking?**

Yes, Inter-bank fund transfer can be done using IOB Mobile Banking through IMPS & NEFT.

**Is there is any charge for IMPS transactions?**

Yes, customer will be charged for IMPS transactions as per below slab, effective from 12.12.2016

IMPS	Limit	Rate per transaction
	Upto Rs.1000	No charge
	Rs.1001 – 10000	Rs.2.50/+tax
	Rs.10001 – 1LAC	Rs. 5/ + service tax
	>1 lac and upto Rs.2 lacs	Rs.15/ +service tax

**Is there is any charge for USSD?**

Yes, Operator charges Rs.0.50 for each transaction

**What are the timings for initiating and receiving IMPS remittances?**

IMPS transactions can be sent and received at any time and any day. There are no timing or holiday restrictions on IMPS remittances.

**What happens in case the remitter enters a wrong beneficiary mobile number for remittance?**

The beneficiary details required for making a remittance are MMID and mobile number. When a wrong mobile number is entered there is a very high possibility of the transaction getting rejected on the basis of MMID and mobile number combination.

**Is there any limit on the value of transactions in IMPS?**

The customer can transact on IMPS subject to a daily cap of Rs. 2,00,000/- per customer overall for transactions through mobile for funds transfer

Monthly cap is Rs.62,00,000 per customer .

**What beneficiary details does the customer need to do an IMPS remittance?**

The beneficiary details required are

- Beneficiary's mobile number
- Beneficiary's MMID

Or

- IFSC code
- Beneficiary's account number

Or

- Beneficiary Aadhaar number

**What if Customer's account got debited but bill payment or top up was not successful?**

Amount will be automatically refunded in two working days.

**Is mobile banking service available overseas?**

No it is not available overseas.

**Can I access Mobile banking if I have not registered for Net Banking?**

Yes. It is independent of Internet Banking Services of IOB.

**Is it necessary to change the default MPIN that is advised by SMS?**

Yes, it is mandatory. You cannot use the services without first changing the default MPIN to one of your choice.

## **MOBILE TOP UP**

### **Is registration a pre-requisite for Mobile Top UP?**

No separate registration is required for top-up through Mobile. You can top up any mobile number through the option 'Mobile Top Up' in the main menu.

### **What is the min and max amount I can top up through this service?**

Please check with your mobile operator for the same. The amount to be topped up should be as per the plan of the prepaid connection.

### **When will my Bank Account be debited?**

Your bank account will be debited immediately.

### **Will I get the same talk-time validity as I would at the local retailer?**

Yes. You will get the same talk-time and validity as you would get at your local retailer.

### **Can I know what is the talk-time and validity that I will get before I do the top up?**

Please check the same with the mobile operator's call centre or their website.

### **How long does it take for me to complete a Top-up?**

Normally, your mobile will get topped-up in less than 5 minutes.

### **Will I receive a confirmation for completion of top-up through the facility?**

Once the top-up is completed, you will receive a confirmation message from the operator.

### **What if I do not get any confirmation message from the operator?**

Once the top-up is completed, you will receive a confirmation message from the operator. In case of non-receipt of confirmation message, please check the talk-time limit of the mobile phone that you have topped up. If the talk-time does not increase, please contact your operator.

**Can I top up when I am on roaming?**

Yes, you can.

**What will happen if, by mistake, I have entered the wrong mobile number during Mobile Top Up and my account has been debited for the same? How do I get the amount back?**

In case the mobile number entered by you was a valid number, that number will get topped up and the amount cannot be refunded. In case the number entered by you was not a valid number, the amount will be reversed and your account will be credited.

**Is there a charge for using this facility?**

No, IOB provides this facility free of charge for its customers.