



**INDIAN OVERSEAS BANK
DIGITAL BANKING DEPARTMENT
CENTRAL OFFICE, CHENNAI**

Internet Banking - Process Flow for Registration and self-activation/approval :

1. User needs to go to IOB Internet Banking home page at <https://www.iobnet.co.in>
2. Select “**Register**” option provided below “Personal Login” tab.
3. User needs to enter basic information including 15 Digit Account Number, Email Id, Country and Mobile Number. Create Internet banking Login id and enter password of his/her own choice then submit.
4. On successful validation, if user is eligible for self-activation, user will be given option to opt for self-activation (through debit card validation) or activation through branch. User can proceed with any one of the options.
5. After validation, if user is not eligible for self-activation, user will be directed for activation through Branch, and ...
 - An OTP will be sent to customer's mobile no. registered in CBS.
 - On verification of OTP, Internet banking branch approval form will be downloaded for customer to take printout and data will be saved.
6. If user selects ‘**activation through branch**’ then steps as in point 5 will be followed.
7. If user opts for **self-activation**, steps as in point 8 will be followed.
8. If user opt for self-activation (through debit card validation), he/she will be required to enter the following details:
 - a. Debit Card Number
 - b. Expiry date of the debit card
 - c. Debit Card PIN
9. On submitting above details, OTP will be sent to user's mobile no. registered with Bank. On successful verification of OTP and card details, Internet banking will be approved without fund transfer and following message will be displayed to the customer regarding same:

Message: *Internet Banking has been activated without fund transfer facility. Fund Transfer facility can be activated through Edit profile option post login. Fund Transfer Limit can be set using Change Daily limit option under Edit profile.*
10. If debit card validation fails, login id created will not be saved and customer need to go through registration process again.
11. On successful validation, login id will be activated without fund transfer facility.
12. If required, customer can activate fund transfer facility using “**Change Fund Transfer**” option provided under “**Edit Profile**” tab post login.
13. Customer need to generate Fund Transfer PIN at “**Forgot PIN/Generate PIN**” option provide under “**Edit Profile**” tab post login.
14. Customer need to assign daily fund transfer limit at “**Change Daily Limit**” option provide under “**Edit Profile**” tab post login.