IOB MOBILE BANKING APPLICATION - SERVICES OFFERED

1. USER REGISTRATION:

IOB Mobile Banking Application is available on Android/ iOS platforms for our existing bank customers.

Customer can register for IOB Mobile banking by using any of following options:

I. Through Branch

a) The customers have to submit the duly filled application form to the branch for registration.
b) After Successful registration and verification through menu in CBS by the Branch, the Customer will receive default MPIN by SMS on his/her registered mobile number.
c) Customer can activate Mobile Banking application by downloading IOB Mobile from respective app store and Changing default MPIN is mandatory before doing any Fund transfer facility.

II. Self-Registration

a) Customers can download IOB Mobile Application from respective App stores for self-registration.
b) Application will ask customer- id or 15 digit account number for registration after SIM verification.
c) Customer can fetch all eligible CASA, deposit and loan accounts after successful registration.
d) Debit card is required for validation to set MPIN for doing fund transfer or otherwise view option will be enabled.
e) Customer can approach the branch to enable Fund transfer /get MPIN if he/she does not have debit card to generate MPIN.

SIX DIGIT MPIN is required for transaction authorisation.

2. ELIGIBILITY FOR MOBILE BANKING REGISTRATION

- The Facility is available to our existing customers having a satisfactory Savings/ Current accounts which are complied with full KYC norms with the Bank.
- Only FORMER (F) account holder is eligible for Mobile banking registration in case of 'F OR S' operated accounts.
- Fund transfer facility is enabled only for those accounts having mode of operation SO (self-operated), E or S (Either or Survivor), A or S (Anyone or Survivor).

- Only View facility is available for accounts operated by jointly by all / Guardian/KARTA in case of HUF and Overdraft & Cash credit type accounts.

- **Accounts operated by mandate holder/ POA holder/ any two partners/ directors will NOT be allowed/ eligible for mobile banking registration.**

- Only KARTA customer id to be allowed for HUF accounts with **view option only.**

- Inoperative and Inactive accounts are not eligible.

- Current accounts with individual category and Proprietorship concern are allowed for MB Registration with fund transfer option through retail CIF.

- **If same mobile number is available in multiple customer ids then registration will be allowed only through branch channel using menu in CBS, provided mobile number is already not registered for mobile banking facility.**

3. MOBILE BANKING DE –REGISTRATION

- **Through Branch**

  Branch can deregister from Mobile banking for all accounts based on customer id by using **HMBREG menu.**

- **Through Mobile Application**
  Customers themselves can deregister from Mobile banking through deregister option which is available in IOB Mobile App.

4. SERVICES OFFERED IN MOBILE BANKING APP

  The following services are currently offered by Mobile Banking Application:

- **Profile of customer**
- **Home page**
- Displaying customer name and last login details

- Default account and balance displaying
- Set default account
- View Mobile banking transactions
- View and download statements(CASA and loan accounts)
- Search option for Mobile banking features
- Automated assistance during First time Login

➢ My Accounts

- Account Summary and listing operative/Deposit and Loan balance
- View details for all accounts(Operative/Deposit/Loan)-One customer view
- View Basic account details (Account Status, Account type, IFSC code, Nominee , Branch address, Funds in clearing ,Lien amount ,Check Average Balance)
- View and download customized Statement (Last one month/three months/six months / date wise and providing no of transactions)
- Transfer fund and Pay fills option from account section.
- View Mini statement
- Deposit overview
- Loan EMI details, Statement and Loan overview
- Generate MMID/View MMID

➢ Funds Transfer

- Funds Transfer →Quick Pay and Register Pay
- Transfer funds from SB, CD or CC account to another SB, CD, RD, Loan and OD within their own accounts or within the bank.
- Mobile to Mobile transfer by beneficiary mobile number for IOB Mobile banking registered customers
- NEFT-Transfer of funds to accounts with other banks through NEFT mechanism.
- Manage Payees (Addition, deletion and search) and Payee sync from Net Banking
- Repeat fund transfer through recent transfer list
- Set Fund Transfer Limit
- Set Favourite transaction
- Set standing instructions and schedule future fund transfer

➢ IMPS (Immediate Payment Service)

- Funds Transfer using Mobile number and MMID
- Funds Transfer using IFSC Code & Account number
- IMPS beneficiary registration.
- MMID Generation

- **Card Services:**
  Manage Debit Card Channel and Limit

- Switch ON/OFF Channels(ATM/POS/ECOM)
- Channel wise Set /Modify transaction limit
- Debit Card Hot listing
- Debit card – Apply/replace/upgrade
- Debit card – PIN generation and Change PIN

Credit card services:
- Credit card – payment and cards can be added for further payment
- IOB credit card portal
- Apply for IOB credit card

- **Deposits & Loans**
  - Deposit Opening/Closure&Pre-closure/Renewal
  - Deposit Account balance View/Receipt download
  - Deposit calculator
  - Deposit enquiry
  - Submit Form 15G/H
  - Loan Balance View/Statement view and download

- **Bharat Bill Payment System-PAYMENTS**
  - Bill Payment – Adhoc and Registered Bill Payment
  - Recharge
  - Utility payment (accessible for 22 different utilities and complaint option along with status view available),Favourites, Set Limit ,history, complaints.

- **mPassbook**
  - Ability to view statements/transaction history for up to past 3 years
  - Ability to view statements/transaction history that have no constraint on max period in one statement (e.g. more than 1 year of transactions can be viewed in a single statement)
  - Ability to save the transaction summary (in different formats - PDF/ XLS/ TXT)
  - Links for quick download of statements (last month/3 months/6 months/year) calendar/financial year
  - Transaction summary view to be available both as list and calendar

- **Insurance**

- **Social Security Scheme –Enrolment**
  - PMJJBY Insurance

- PMSBY Insurance

➢ **Cheque Services**
- Cheque Book Request
- Stop Cheque payment
- Cheque Status
- Positive Pay system

➢ **Voice assistance**

Chat boat facility available for 4 options (view balance/ mini statement / last transactions)

➢ **Request to Bank**

- Apply for locker
- Apply for Mutual fund
- Apply for E-mail Statement/attested Bank statement
- Attested Bank Statement
- Issuance of Solvency certificate
- Atal Pension Yojana
- Forex/Travel card
- Apply for DMAT Account
- Apply for Insurance
- Apply for NPS open
- Apply for Tax payments
- Apply for TDS/Interest Certificates Generation
- Form 16A Submission of Pensioner's

➢ **Settings**
- Change Login Passcode : Customer can change his application passcode using this option
- Enable/Disable Fund Transfer
- Set Transactions limit
- Enable /Disable Biometric authentication instead of App passcode
- Manage MPIN(Change/Forgot)
- Deregistration of Mobile banking facility
- Enable/Disable Biometric
- **Language preference**: Eleven Languages are available currently i.e. English, Bengali, Gujarati, Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil and Telugu.
- Receive Monthly Statement on E-mail

> ➢ **More option:**

- Aadhaar Services
- ATM/Branch Locator
- Complaints
- EMI calculator
- FAQs
- Feedback
- Holiday list
- Offer and Productions
- Refer a friend
- Loan Services – Vehicle loan/Personal loan/Housing loan/Jewel loan/MSME Cash Credit/MSME Term Loan/SME Easy/Easy Trade Finance/MUDRA Loan/Stand up India/Agri-KCC/SHG Loan/Agri-Transport Loans/Other loans, EMI Calculator, etc.
- Displaying Benefits of Government Schemes
- Digi Locker
- Benefit of Government Schemes – Apply and download application – PPF, SSY and GMS
- Displaying –Product and personalized offers
- Door step banking
- Demo videos

5. FUND TRANSFER LIMIT:

Following is the funds transfer limit available to mobile banking users.

Fund Transfer Type	Max Amount Per Day (Rs)	Max Amount Per Txn (Rs)	Mini Amount per Txn (Rs)	Max Txn Count per day
Transfer within Self Accounts, Deposits & RD	5,00,000	5,00,000	5	25
3rd Party transfer within IOB	5,00,000	5,00,000	5	25
IMPS	5,00,000	5,00,000	5	25
Bill Payment	50,000	25,000	5	25
NEFT	5,00,000	5,00,000	5	25

- After adding Payee, Cooling period of 4 hours is available for further Fund Transfer maximum up to **Rs.50,000 for next 20 hours.***

- Payee wise one Time Quick Fund Transfer maximum up to Rs.10,000/-is allowed without adding Payee.*

  -* The above Cooling period and one time quick fund transfer are not applicable for self-account transfer and Deposit/ RD payments.

6. APP PASSCODE AND MPIN

a) Mobile Banking application is secured with App passcode which is 6 digit number and needs to be set by the customer mandatorily. In addition to App passcode, customer can enable Biometric fingerprint login authentication. For Apple iOS devices facial recognition has also been enabled.

b) All mobile banking transactions involving debit to the account are permitted only by validation through a two factor authentication – App passcode/Bio metric and MPIN.

c) MPIN is required for both Financial and non-financial transactions except balance enquiry and Cheque status, mPassbook transactions etc.

d) In Addition to App passcode and MPIN , SIM binding technology is implemented to ensure security.

e) MPIN is mandatory for all financial transactions.

7. GENERATE /FORGOT MPIN

Branch can reset MPIN through CBS menu and default MPIN will be delivered to customer's registered Mobile number through SMS.

Change MPIN is mandatory if customer receives MPIN to his registered Mobile number though SMS.

<div align="center">Or</div>

Customer can set MPIN through GENERATE MPIN option by inputting debit card details in Mobile Application.

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