HOW CAN I REGISTER?

Customer can register IOB MOBILE as per their convenience via available channels given below,

Option 1 – SELF-REGISTRATION:

Customer download – IOB MOBILE from playstore and can register by themselves provided Mobile number registered in account number should be available in the device.

Self- registration can be done by selecting registered SIM – SIM verification will happen for that SIM should be recharged with SMS pack - providing mobile number registered account no – creating 6-digit passcode and application ready to start.

Option 2 – BRANCH CHANNEL

Customer can approach branch and by submitting a mobile banking application form, branch will register MB. Customer will receive a registration conformation and MPIN through message.

Customer can download APP in mobile with registered mobile number, do registration and change MPIN received through message to New 6 digit MPIN is a mandatory and application ready to start

HOW CAN I DOWNLOAD MB APPLICATION?

Customer can download application from Google play store/Apple store with key search word "IOB MOBILE"

Please make use of QR code available in www.iobnet.co.in / link sent via message from bank

SELF REGISTRATION GUIDE:

1. Install the application from play store and customer can register by themselves.
2. Select SIM registered in account and proceed, SIM binding will occur and for that process make sure that SIM has been recharged with SMS balance.
3. Once the SIM binding process is successful, customer need to feed Account number or Customer ID to complete the process.
4. Then after registration confirmation customer need to set 6-digit App passcode and confirm the same to complete the registration process.

WHAT IS PASSCODE?

6-digit Passcode is used to gain access to mobile banking app. Create your own login passcode while registration and need to be entered every time Login in to IOB MOBILE. Never share your Passcode with anyone. Bank or its employees will never ask for your Passcode.

WHAT IF I FORGOT MY PASSCODE?

Please make use of "forgot app password" option available in login page.

WHAT IS MPIN?

6-digit Transaction PIN [MPIN] is used to authorize any transaction (both financial and non-financial) carried out in mobile banking app which is different from App 6 digit passcode. You

can create your own MPIN during activation of mobile banking by using debit card details. Never share your PIN with anyone. Bank or its employees will never ask for your PIN.

HOW CAN I SET MY MPIN?

1. Once the registration is successful customer need to generate mPIN for carrying out further transaction.
2. Settings – Manage mPIN – generate mpin - customer need to provide active ATM card credentials (16-digit card no., Expiry month/year and ATM pin) – set 6 digit mPIN (passcode and mPIN should not be same).
3. Customer can change mPIN any no. of time and can generate new PIN by themselves with debit card credentials

WHAT TO DO IF "NO ACTIVE DEBIT CARD" ERROR DURING MPIN CREATION?

You will get this error when you don't have any active card linked to this account number, so you have to contact branch to apply for a debit card and MPIN generation.

WHAT IF I FORGOT MY MPIN?

Please go to Settings – Manage Mpin – Generate/forgot Mpin. Then new MPIN can be set using debit card details. If you don't have any active debit card contact branch to reset MPIN.

HOW TO SET A STRONG MPIN?

1. Any 6-digit number of your choice can be set as MPIN.
2. Don't use weak patterns like 111111 or 123456 as PIN. Try a stronger combination using random digits to make your PIN secure.
3. Don't use same PIN everywhere for all Passcode/MPINs.
4. Don't use same PIN repeatedly when changing. New PIN can't be same as any of the previous 3 PINs.
5. Both 6 Digit MPIN and 6 digit Login Passcode should not be same/identical.

WHAT IS MMID?

MMID is a 7 digit number to be generated to send and receive funds by IMPS. If you have more than one account number then you have to generate separate MMID for each account.

HOW CAN I GENERATE MY MMID?

1. MMID generation is must for IMPS fund transfer that can be done by customer through the app.
2. My account – Operative account – view – generate MMID
3. MMID no. will be displayed there for further use/ to share with remitter for IMPS fund transfer through Mobile number and MMID combination.

ANY TIMELIMIT AFTER PAYEE REGISTRATION FOR FUND TRANSFER?

1. After adding Payee, Cooling period of 4 hours is available for further Fund transfer maximum up to Rs.50000 for next 20 hours.

2. Payee wise one Time Quick Fund Transfer maximum up to Rs.10000/-is allowed without adding Payee.
3. This is not applicable for self-account transfer and Deposit/RD payments.

ANY BILL PAYMENT FACILITIES AVAILABLE?

In **utility payment** option available in Mobile Banking home page, customer can make various bill payment like DTH, Mobile Postpaid, LPG, Broadband postpaid, Landline postpaid, FASTAG, Insurance etc.,

ANY LIMIT FOR FUND TRANSFER IN MB?

Overall MB per day transfer limit is 500000.

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	500000	500000	5	25
3rt Party transfer within IOB	500000	500000	5	25
IMPS	500000	500000	5	25
Bill Payment	50000	25000	5	25
NEFT	500000	500000	5	25

ANY FUND TRANSFER LIMIT SETTINGS OPTION AVAILABLE?

Fund transfer Enable/Disable option and Limit setting is available in Setting Menu.

HOW CAN I AVAIL UPI FACILITY THROUGH MOBILE BANKING?

In IOB Mobile Home page – UPI – On selecting the option it will navigate to Scan and pay/Send money page where customer can do UPI transactions.

HOW TO PROCEED FURTHER, IF ALERT OCCURS WHILE OPENING UPI?

If customer gets Alerts while opening UPI menu as "Please Create VPA (UPI ID) using BHIM IOB UPI app to enjoy seamless UPI facility via Mobile Banking app", then please download

BHIM IOB UPI app to register for VPA. Its one time process, once VPA is registered then UPI transactions can be handled in IOB Mobile application.

HOW CAN I OPEN NEW SB ACCOUNT THROUGH IOB MOBILE APPLICATION WITHOUT VISITING BRANCH?

On opening IOB Mobile application for registration, New Account opening VKYC link will be provided in SIM binding Page. Please click on the link to proceed with New Savings account opening through VKYC without visiting the branch.

HOW CAN I DOWNLOAD MY ACCOUNT STATEMENT?

Statements: We can generate statements for the selected accounts either by date range or by No. of transactions.

- **Date range**: Last (previous) one month, Last (previous) three months, Last (previous) six months or by date wise
- **Transactions**: by giving required no. of transactions.

We can either view or download the statement. Password for statement PDF is "first 4 digits of customer id followed by last 4 digits of mobile no".

WHAT IS MARKET PLACE OPTION IN IOB MOBILE APPLICATION?

On clicking this option, Third party shopping sites will be opened. Where IOB customers can perform shopping, booking tickets, purchasing gift cards etc., During purchase cash back reward points will be available from specific sites and that can be used for further purchase from our application.

HOW DO I KNOW WHICH SITE IS OFFERING REWARD POINTS?

When specific shopping site is opened, there will be an information page where coupons/reward point percentage if any available for that site will be displayed. If there is no percentage displayed, then there is no reward points offered by that particular site.

WHEN CASH BACK REWARD POINTS WILL BE CREDITED?

Reward points will be credited in your wallet after product return period which is different for different sites. Till then your points will be displayed in pending stage.

WHEN CAN I UTILISE MY REWARD POINTS?

Reward points can be used once it reached 250 points.

WHAT IS DOORSTEP BANKING?

PSB Alliance Doorstep Banking Service is a facility through which customers can avail major banking Financial and Non-financial transaction services at their doorstep.

Please avail Doorstep services option available in MB – more tab at bottom right – doorstep banking.

FUND TRANSFER FAILED BUT AMOUNT DEBITED?

If IMPS/NEFT fund transfer failed and amount debited, then money will be automatically credited back in 2 working days. If not please contact branch/ lodge complaint through SPGRS link available in more option.

HOW CAN I ENABLE FINGERPRINT?

Please go to Settings – Enable fingerprint – select toggle button to enable/disable fingerprint.

HOW CAN I APPLY NEW DEBIT CARD?

After login go to – Card services – Debit card services. Where select desired eligible account number for which ATM card to be applied. Message will be displayed as "No active debit card" with apply option, please select and go for debit card application.

Please select required variant of debit card, card issuance charge will be displayed in the page (amount will be debited from account once card is successfully applied). After entering "Card holder name" – you can submit application along with giving MPIN. On correct MPIN validation, New debit card will be applied.

IF I HAVE CARD ALREADY AND HOW CAN I REPLACE IT WITH NEW CARD?

After login go to – Card services – Debit card services. Where select desired eligible account number for which ATM card to be replaced – select Debit card replacement.

Only damaged/lost marked cards can be replaced. So if your card is active it will ask you to mark your card Damage or Lost. Mark anyone and proceed further.

Please select required variant of debit card, card issuance charge will be displayed in the page (amount will be debited from account once card is successfully applied). After entering "Card holder name" – you can submit application along with giving MPIN. On correct MPIN validation, New debit card will be replaced.

HOW CAN I UPGRADE MY EXISTING DEBIT CARD?

After login go to – Card services – Debit card services. Where select desired eligible account number for which ATM card to be upgraded – select Upgrade Debit card. Please note that only Active Debit card can be replaced.

Please select required variant of debit card, card issuance charge will be displayed in the page (amount will be debited from account once card is successfully applied). After entering "Card holder name" – you can submit application along with giving MPIN. On correct MPIN validation, New debit card will be upgraded.

Until you get activate your new card from branch. Your upgraded card will continue working.

HOW WILL I KNOW WHEN I CAN COLLECT MY DEBIT CARD?

New debit card should be collected from branch. It will be available in branch in 10 days from the date you applied through Mobile Banking. Please note that once new can is generated it will be reflected in IOB Mobile app as "INACTIVE" card.

HOW TO ACTIVATE MY CARD?

New debit card has to be collected from branch only and while issuing branch will activate your card. The status of card in IOB Mobile app will be changes as "Active".

HOW CAN I SET/RESET MY ATM PIN?

Can be set only for Active or Upgraded Debit cards. Go to – Card services – Debit card services – Generate / Reset Debit Card PIN.

Then Debit card details (16 digit card number and Exp date/year) to be entered. Then PIN as per your preference can be entered (make sure that New PIN and Confirm PIN should be same), then OTP and MPIN will be required.

After validation your Debit card PIN will be set/Reset.

HOW CAN I CHANGE MY ATM PIN?

Can be changed only for Active or Upgraded Debit cards. Go to – Card services – Debit card services – Change Debit Card PIN.

Then Debit card details (16 digit card number and Exp date/year) to be entered. Then OLP PIN will be asked, New PIN as per your preference can be entered (make sure that New PIN and Confirm PIN should be same), then OTP and MPIN will be required.

After validation your Debit card PIN will be changed successfully.

WHAT IS ASBA?

ASBA- Application Supported by Blocked Amount is an application by an investor containing an authorization to Self-Certified Syndicate Bank (SCSB) to block the application money in the bank account, for subscribing to an issue.

HOW CAN I APPLY IPO THR MOBILE BANKING?

Separate icon named IPO(ASBA) shall be made available in Home page with the following functionalities:

1. **Profile Registration**
2. **Profile Modification**
3. **Apply IPO**
4. **View IPO**
5. **Modify IPO**

WHAT I NEED TO REGISTER MY PROFILE FOR IPO APPLICATION?

For registering a profile customer should need for CSDL – DEMAT account number to be entered and for NSDL – Depository ID and Client ID to be entered.

Based on unique Demat account number, application will be allowed to create the more profiles for a single customer. Application would perform the field level validation only, the respective customer should ensure that the details that are filled in the registration form are correct for applying IPO.

CAN I MODIFY MY REGISTERED PROFILE FOR IPO APPLICATION?

Yes. Details given can be modified. Make sure that details given are correct and valid to avoid IPO rejection.

HOW MANY BIDS I CAN ADD IN A SINGLE IPO APPLICATION?

We can add upto 3 Bids in a single application.

WHAT IS BID QUANTITY AND HOW MUCH BID QUANTITY CAN BE APPLIED?

BID Quantity cannot be below minimum BID quantity and it can only be in multiples of LOT quatity.

BID AMOUNT CHECK?

BID amount cannot be lower than Low BID amount and cannot be greater than High BID amount.

WHAT IS THE MAX AMOUNT LIMIT FOR IPO APPLICATION?

Retail customers cannot apply IPO above the limit of 2 lakh rupees. If is it so they need to select NII Bidder type. Popup message will be "Retail investors-IND can apply only upto 2 lakh if you want to apply BID amount above 2 lakh please select NII"

CAN I APPLY IPO IF I HAVE LESS ACCOUNT BALANCE?

If available balance in the account is lower than IPO application, app will not allow to apply IPO. Will be declined with the popup message "Amount is greater than your available balance.Please enter valid amount"

WHAT IS LIEN MARKING IN IPO APPLICATION?

If IPO has been successfully applied, respective amount in account will be successfully lien marked. Hence the same amount will be reduced from account effective available balance. But amount will be debited from account only if applied IPO is issued successfully. If not lien marked will be removed.

HOW CAN I CANCEL MY IPO APPLICATION?

IPO application can be closed only before closure of BID. Go to ASBA IPO – CANCEL IPO, where we can withdraw our IPO applications before BID gets closed.

WHAT IS LATEST NOTIFICATION TAB IN IOB MOBILE APP?

All recent notification from Bank/Regulatory bodies will be displayed in this page.

CAN I APPLY PPF ACCOUNT THROUGH MB?

We can create PPF application dually filled from mobile banking with all details.

Go to More – government schemes- PPF account

Then we have to submit this application signed along with identification documents (OVD – PAN CARD/ AADHAR/ VOTER ID / DRIVING LICENCE/ PASSPORT) any two Xerox copy and 2 passport size photo to branch.

HOW CAN I SYNC MY INTERNET BANKING PAYEE HERE?

Can find in – FUND TRANSFER -> SELECT PAYEE -> NETBANKING PAYEE SYNC. Once the payee sync is given, all the registered payees available in your internet banking will be automatically updated here.

Payee with same name cannot be fetched, need to be added in MB as new with difference in payee name

WHAT IF MY LOAN ACCOUNTS ARE NOT DISPLAYING IN MOBILE APPLICATION?

Need to contact branch regarding the issue to check with your loan master account whether mode of operation is updated.

HOW CAN I OPT FOR MONTHLY STATEMENT THROUGH EMAIL?

Please go to settings option (top right corner) where monthly email statement is provided. Please Enable/Disable as per your requirement.