FEATURES OF IOB MOBILE BANKING

HANDY BEGINNING FEATURES:

1. **SELF REGISTRATION:**
   - Install the application from play store and customer can register by themselves.
   - 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.
   - Once the SIM binding process is successful, customer need to feed Account number or Customer ID to complete the process.
   - Then after registration confirmation customer need to set 6-digit App passcode and confirm the same to complete the registration process.
   - **BRANCH REGISTRATION:** Mobile banking registration can be done through branch.
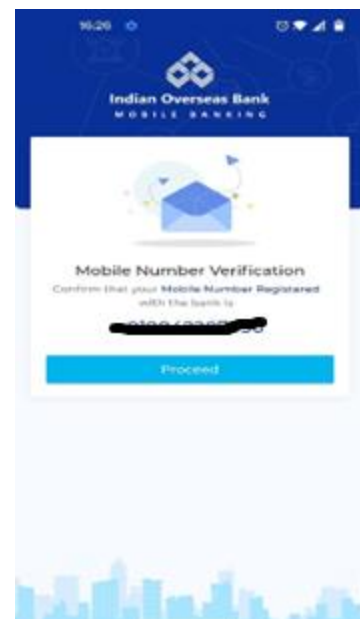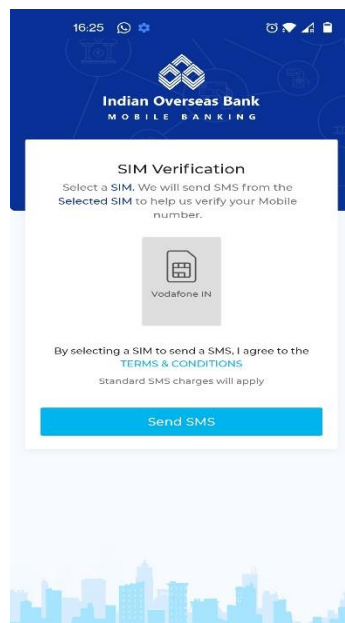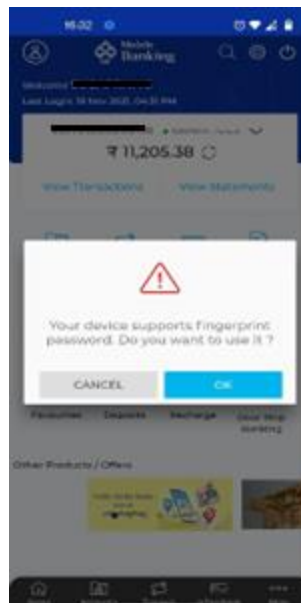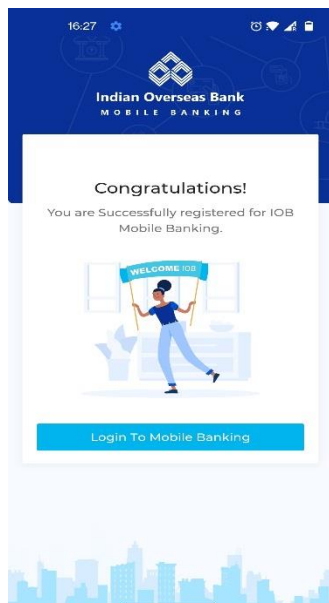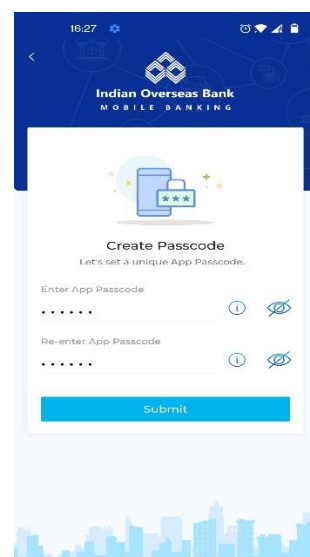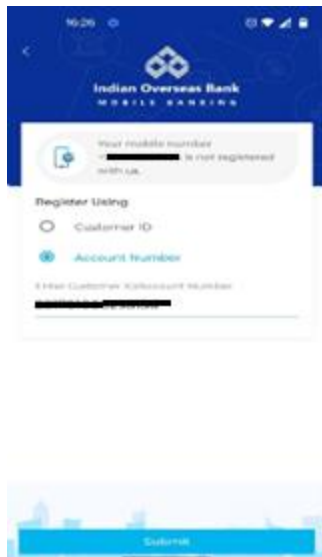
POSSIBLE ISSUES:

- **Silent SMS failure** – Please check whether the SIM is recharged with SMS pack by sending SMS to some other mobile no. // Please check whether the specific registered no SIM is enabled for SMS in settings if the customer is having two SIM in a device.
- **Mobile no is not registered –** Select Account number option below and proceed further by providing 15-digit account number. If still issue persist, please contact branch.
- **Mobile no. is linked with multiple accounts –** Mobile number should be unique for Customer ID for Mobile Banking self-registration.

2. mPIN GENERATION:
- Once the registration is successful customer need to generate mPIN for carrying out further transaction.

- 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).
- Customer can change mPIN any no. of time and can generate new PIN by themselves with debit card credentials
- **BRANCH GENERATION: m**Pin can be generated through branch.
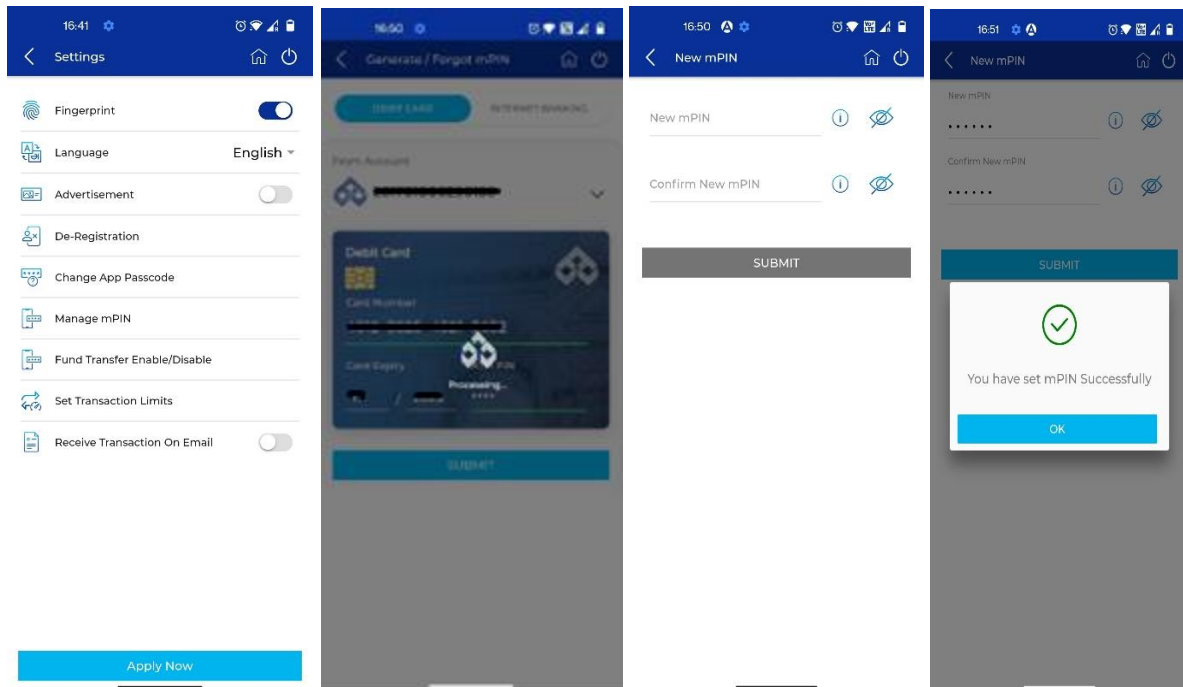
3. MMID generation:

- MMID generation is must for fund transfer that can be done by customer through the app.
- My account – Operative account – view – generate MMID
- MMID no. will be displayed there for further use.
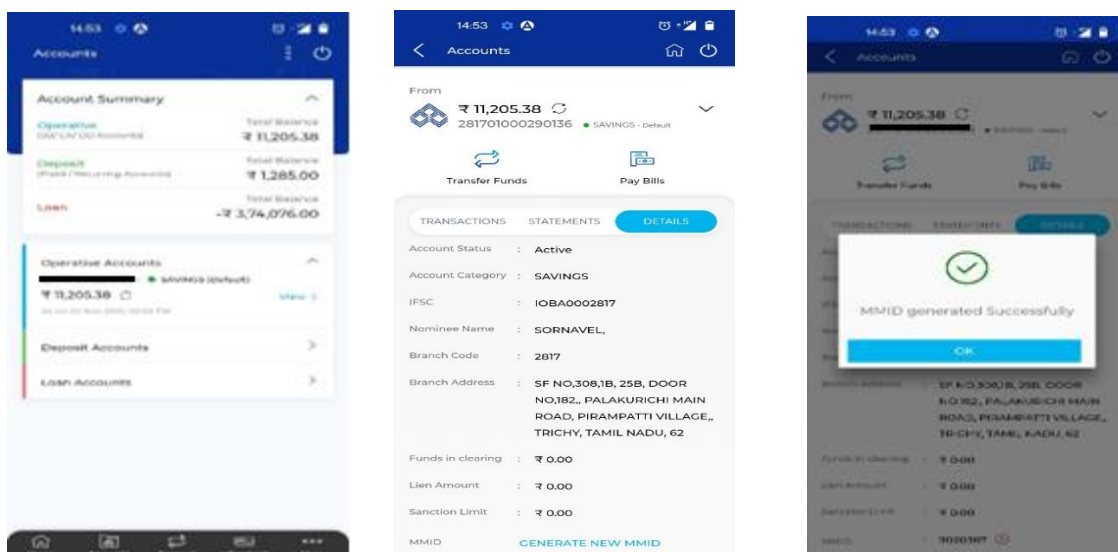
After login:

1. Profile:

- Profile picture can be uploaded.
- Personal info: Customer ID, Email ID, Mobile no., PAN no., Communication address will be displayed in personal info.
- Contact us: Email and Toll-free contact no is provided for enquiry.
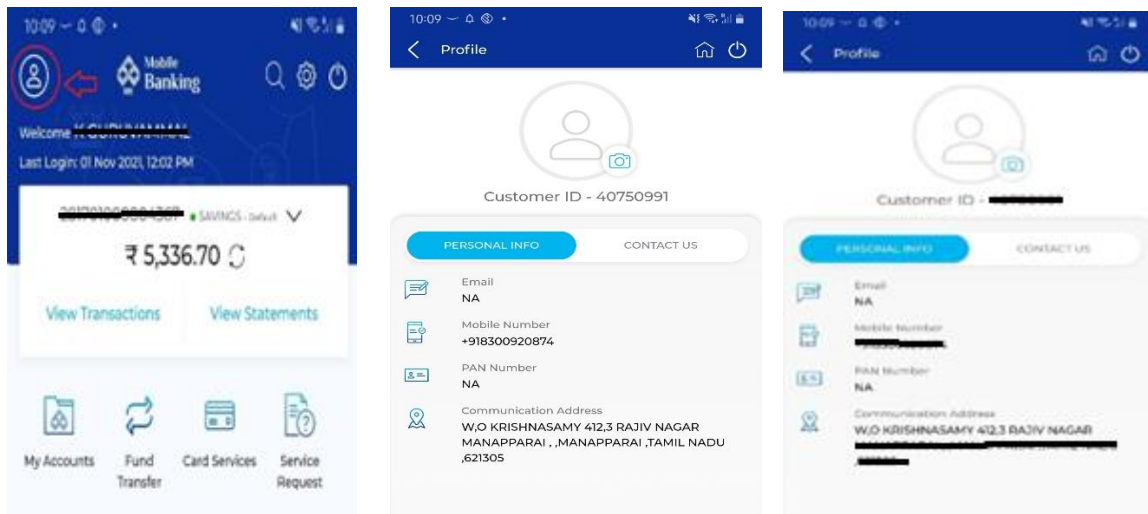
2. **Accounts List**:

- All the account opened with the CIF ID is listed and account can be selected by drop down option.
- By selecting the account, respective account balance can be viewed in the main page.
- Any savings or current account can be opted as default debit account in the list.

3. **View Transactions:**

- Transfer Transaction history is available for the selected account.
- We can filter the history as per the options available. They are,

- From and to date
- Fund transfer type
- Status of transaction
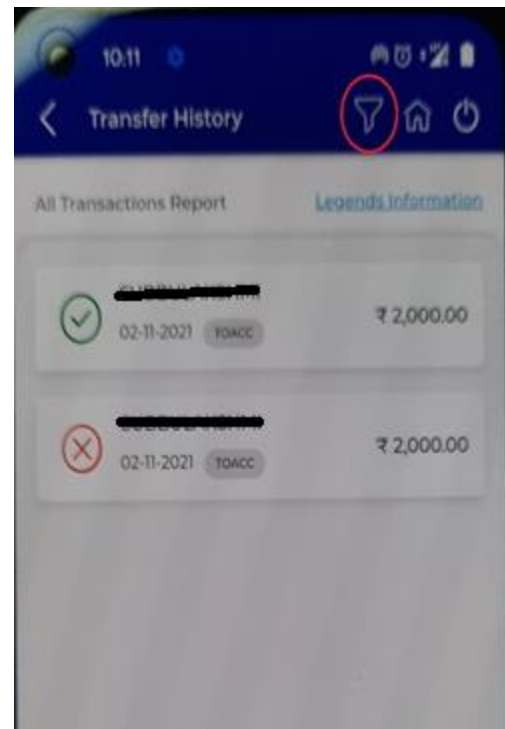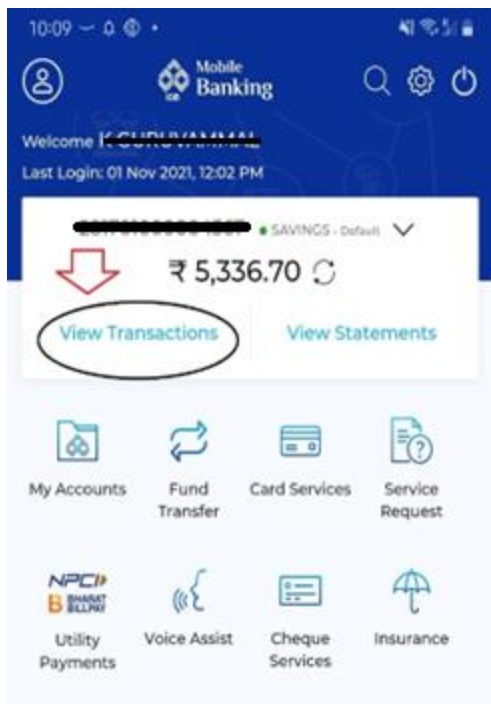
4. View Statements:

- **Mini statement** of last 10 transactions can be viewed in transaction option here.
- **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".
- **Details**: All the details of Acc no., status, branch code, IFSC, Branch address, funds in clearing, lien amount and sanction limit are displayed. We can view our MMID here and can also check our monthly and quarterly average minimum balance here.

5. My Accounts:

- We are provided with **account summary** of operative (SB/CA/OD) accounts, Deposit (Fixed/Recurring) accounts and Loan accounts. Details available,
  - Account opened date, balance, scheme name, Rate of interest, No. of EMI for loan, outstanding amount for loan, next EMI due date and maturity date and amount for deposits.

- **Loan statements** can be generated, same can be viewed or downloaded.

6. **Fund Transfer:**
   - We can do fund transfer to beneficiary bank account, mobile no, and also to self-account transfers are facilitated.
   - To beneficiary account
     - **Within bank**: beneficiary account no and name are required.
     - **Outside bank**: Beneficiary name, account no and IFSC code are required.
   - **Scheduled:** We can also schedule the payment for any date within next 30 days.
   - We can categorize any transaction as favorite for future reference.
   - **Limits:** We can also set and reset the limits for fund transfer and bill payments.

7. **Payee Sync with Net banking functionality**

   - In Fund transfer icon, on clicking select payee option – Netbanking Payee sync option will be shown.

- On clicking the option, the mobile banking application will sync Internet banking payees and the existing Mobile channel registered payees.
- Mobile banking application will validate the duplicate check based on payee category, status and type.

   NEFT - Beneficiary Account number + IFSC,

   IMPS P2A – Beneficiary Account number + IFSC,

   IMPS P2P – Beneficiary Mobile number + MMID,

   Within Bank - M2M – Beneficiary Mobile number,

   Within Bank - M2A - Beneficiary Account number

   From the above combination, the active payee details are already available/ registered at the mobile banking channel then, mobile banking system will be rejecting the duplicate record from net banking payee list.

- If MB/IB application has been activated and customers try to sync the IB/MB payee details from the respective application without adding any payee, the alert message will be displayed as "Payee is not registered, please register the payee and proceed".
- Hence customer needs to add anyone payee to go for the option of Payee sync.
- Also, during sync of IB payees, there is no newly added /deleted payee details then "Payees are already synced and no fresh payee available to sync from the Net banking channel", will be displayed on the application screen.

   Modification of payee feature is not available in Net Banking. The same is disabled in Mobile banking also.

8. **UPI:**

- Customer should be IOB UPI registered customer to utilize UPI facility in IOB Mobile application. That is customer must register in IOB BHIM UPI app. This is one time process, once registered customer can use UPI in IOB Mobile app seamlessly.
- Scan and Pay – can scan any QR Code and QR code can be uploaded from gallery.
- Send Money –
  - ✓ Through contact – can select any contact number to send Money (Provided beneficiary should be registered in IOB UPI app)
  - ✓ Through ACC+IFSC – customer can send fund to any bank account using account number and IFSC Code

9. Card services:
- **Credit card services:**
  - **IOB credit cards:** Existing credit card details can be added and can make payment for the same.
  - **IOB credit card portal:** Link available to get navigated to IOB credit card portal.
  - **Apply for IOB credit card:** New Credit card can be applied.

10.   Debit card services:
  - **Block/ unblock card:** Able to block and unblock active debit card of the selected account.
  - **Manage debit card limit:** It's possible to manage debit card limit for various channels i.e., ATM, POS, ECOM and can enable contactless option through this feature.

Debit Card Apply, Replacement and Upgrade
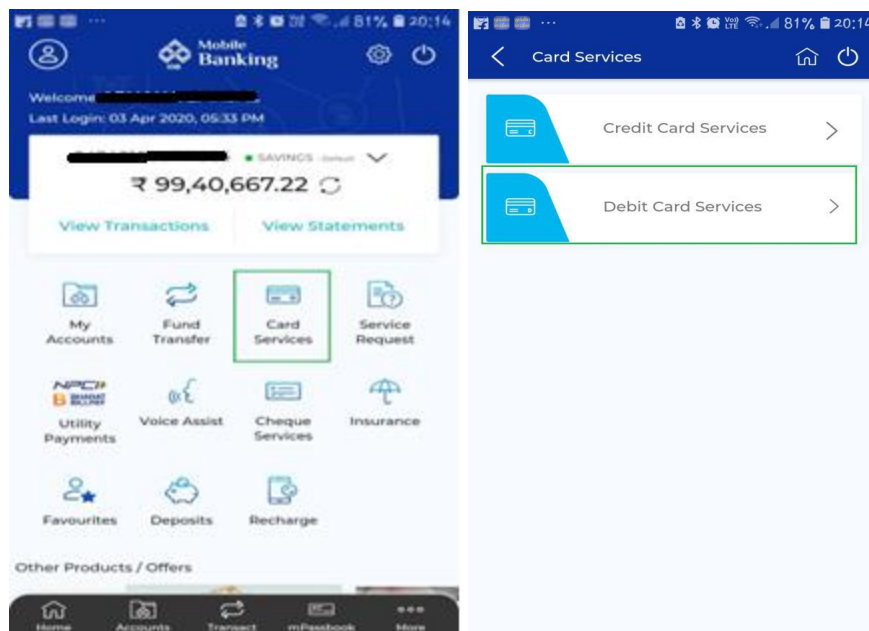
(i)   Apply for new debit card :

1. All the eligible account numbers attached to the CIF ID will be listed for customer to select.

2. On selecting the account number in which new debit card to be applied, pop-up message will be displayed "No Active debit card" with apply option. After selecting Apply, all eligible debit card variance will be displayed based on customer's CASA account type (Staff, PMJDY, HNI etc.)

3. Customer has to choose the card variant, then applied issuance and maintenance charge will be displayed on the same page.

4. Card holder name should be entered by customer, then after submission MPIN need to be given.

5. Card request will be placed to CBS after MPIN validation.

6. ATM card will be issued with default ATM and POS domestic usage facility and default limit. Card will be delivered to branch and customer can collect the card from branch after activation.

7. Customer can enable other channels like Ecom, international usage, Contactless/wallet facilities by using Switch on /Off options and modify daily transaction limit by using debit card limit change option in Mobile banking application.

(ii) **Debit Card Replacement for only damaged & lost card.**

1. All the eligible account numbers attached to the CIF ID will be listed for customer to select.

2. Only Damaged/Lost card will be opted for replacement. If customer wish to replace active debit card, then at first step application makes customer to mark active card as Damaged or Lost. Ergo they can apply for replacement.

3. On selecting the account number and select Debit card replacement option, all eligible debit card variance will be displayed based on customer's CASA account type (Staff, PMJDY, HNI etc.)

4. Customer has to choose the card variant, then applied issuance and maintenance charge will be displayed on the same page.

5. Card holder name should be entered by customer, then after submission MPIN need to be given.

6. Card request will be placed to CBS after MPIN validation.

7. ATM card will be issued with default ATM and POS domestic usage facility and default limit. Card will be delivered to branch and customer can collect the card from branch after activation.

8. Customer can enable other channels like E-com, international usage, Contactless/wallet facilities by using Switch on /Off options and modify daily transaction limit by using debit card limit change option in Mobile banking application.

(iii)   Upgrade existing Debit Card

1. All the eligible account numbers attached to the CIF ID will be listed for customer to select.

2. Only Active debit cards can be opted for Upgradation.

3. On selecting account with Active card and go for Debit card upgrade option, all eligible debit card variance will be displayed based on customer's CASA account type (Staff,PMJDY,HNI etc.)

4. Customer has to choose the card variant, then applied issuance and maintenance charge will be displayed on the same page.

5. Card holder name should be entered by customer, then after submission MPIN need to be given.
6. Card request will be placed to CBS after MPIN validation.
7. ATM card will be issued with default ATM and POS domestic usage facility and default limit. Card will be delivered to branch and customer can collect the card from branch after activation.
8. Customer can enable other channels like E-com, international usage, Contactless/wallet facilities by using Switch on /Off options and modify daily transaction limit by using debit card limit change option in Mobile banking application.
9. Note: Incase of upgrade card – Old card can be used for transaction until customer collects and activate new debit card from branch.

Debit Card Pin generation &Change Debit Card Pin functionality

(i) New Debit card customer can able to set the PIN either from mobile Banking or through existing ATM channel if card is activated from Branch.
(ii) Existing customer can regenerate PIN if he forgot his/her old PIN.
(iii) Existing customer can change existing PIN by using old PIN.

Debit card PIN set/Forgot PIN

- Debit card PIN can be set/reset only for Active or Upgraded Debit cards.
- On selecting the account number having active/upgraded debit card, card attached will be displayed along with masked card number and status.
- In the page "Generate/Reset Debit Card PIN" option will be available, the same should be opted.
- Application will prompt to enter 16 digit card number and expiry date (i.e Month & year). In next page enter and re-enter 4 digit desired ATM PIN number of customer choice.
- If entered and reentered 4 digit number matches, Six digit OTP will be delivered to customer's registered mobile number.
- Mobile application will prompt to enter MPIN and OTP for validation.
- Resent OTP option is available in case of OTP not received by customer
- After successful OTP & mPin validation and Debit card details, Account number, and Mobile number at ATM Switch, Mobile Application will display successful pin set message in Mobile Application after receiving success response from Switch.
  "Your ATM PIN has been generated successfully, Please do not share ATM PIN with anyone for security reason"

Change PIN

- Debit card PIN can be changed only for Active or Upgraded Debit cards.
- On selecting the account number having active/upgraded debit card, card attached will be displayed along with masked card number and status.
- In the page "Change Debit card PIN" option will be available, the same should be opted.
- Application will prompt for 16 digit card number and expiry date (i.e Month & year)

- On next page, Mobile application will prompt to enter old ATM pin as well as new 4 digit PIN number of customer choice in two layers (Enter and Re-enter) .
- If entered and reentered 4 digit number matches, Six digit OTP will be delivered to customer's registered mobile number.
- After OTP and mPin validation are successful then Mobile Application will send change Pin request with Debit card details, Account number, Mobile number and encrypted old & new Atm Pin details to switch for validation.
- On successful validation of card details, Account number, Mobile number and old pin at switch end, Switch will authenticate the change pin request.
- Mobile Application will display successful pin set message in Mobile Application after receiving success response from Switch.
  "Your ATM PIN has been changed successfully, Please do not share ATM PIN with anyone for security reason"

11.   Service requests:

There are 13 different service requests available in IOB mobile banking,

- **Apply for locker**- request will be made to respective branch and reference id has been created and displayed.
- **Apply for mutual fund** -request will be made to respective branch and reference id has been created and displayed.
- **Apply for email statement -** request will be made to respective branch and reference id has been created and displayed.
- **Apply for attested bank statement -** request will be made to respective branch and reference id has been created and displayed.
- **Apply for issuance of insolvency certificate -** request will be made to respective branch and reference id has been created and displayed.
- **Apply for Atal Pension Yojana -** request will be made to respective branch and reference id has been created and displayed.
- **Apply for FOREX/Travel card -** request will be made to respective branch and reference id has been created and displayed.
- **Apply for DEMAT account -** request will be made to respective branch and reference id has been created and displayed.
- **Apply for insurance -** request will be made to respective branch and reference id has been created and displayed.
- **Apply for account statement –** request page will be redirected to internet banking statement generation page and by giving account no., registered mobile no., and generated OTP, statement will be generated.
- **Apply for TDS/Interest certificates generation –** request page will be redirected to internet banking statement generation page and by giving account no., registered mobile no., and generated OTP, certificate will be generated.
- **Apply for NPS –** on request page will be redirected to e-NPS site.

- **Apply for TAX payments –** on request page will be redirected to e-TAX payment site

12.   Utility payments:

Bill payment: Bill payment has been made accessible for 22 different utilities and each utilities have specified registered billers.

Complaints:
- Complaints can be lodged on the basis of either transaction or service. Can be lodged against agent and also biller.
- Complaints history can be viewed.

13.   Voice assist:

Chat boot technology implemented so that reply will be made according to the voice input from customer end.

14.   Cheque services:

- **Cheque status:** we can monitor the status of specific cheque by the cheque number.
- **Stop cheque:** we can mark cheque status as stop cheque.
- **Order cheque book:** we can make request for new cheque book and the same will be delivered in registered mailing address.
- **Positive pay systems-CTS:** can mark pps for specific cheque by providing acc no., mobile, OTP and cheque details.

15.   Insurance:

Pradhan mantri jeeva jothi yojana:
- New insurance application can be made, and if customer already availed this insurance the policy details will be displayed.
- There is an option to unsubscribe the same through this channel.

Pradhan mantri suraksha bema yojana:
- New insurance application can be made, and if customer already availed this insurance the policy details will be displayed.
- There is an option to unsubscribe the same through this channel.

16.   Deposits:

Deposit calculator: Maturity amount can be calculated by selecting deposit scheme and tenure.

Open deposit: New RD/RDP/FIXED/SHORT/SPECIAL/TAX SAVER deposits can be opened with auto renewal option. Nomination can be selected same as debiting SB account.

Deposit renewal: Deposit accounts opened through mobile banking channel can be renewed when it is due for renewal.

Deposit closure: Deposit opened through MB channel can be closed (even before maturity).

Deposit enquiry: All the details including interest rate, tenure, maturity date and value will be displayed.

17. **Recharge:**
- Separate dedicated feature available for prepaid mobile recharge by selecting corresponding operators.
- Transaction history is also available and the same can be generated date wise.

18. **Application Supported by Blocked Amount (ASBA-IPO)**

Application supported by Blocked Amount is an application containing an authorization to Self-Certified Syndicate Bank (SCSB) to block funds available in applicant's Savings Bank Account or Current Account (other than Overdraft or loan accounts), for subscribing to an issue to the extent of application money, till finalization of allotment in the issue or till withdrawal/ failure of issue, or till withdrawal/ rejection of application, as the case may be.

Under ASBA, funds blocked in the account, will continue to earn interest during the application processing period, if held in an interest-bearing account. Bank will mark a lien on the account of the investor to the extent of the application money. The lien will be removed immediately after finalization on the basis of allotment. **If bid is successful, the account will be debited and the allotted shares will be transferred by the Company to the applicant's Demat account.**

ASBA-IPO through Mobile App

ASBA facility is available in our bank through CBS, Internet banking and UPI channels and the facility is presently NOT available through Mobile banking Channel. Now LIC of India is in the process of coming out with an IPO shortly which is India's largest IPO, that has more than 27 crore direct customers across the country and applications are expected from interested investors from all parts of the country. Especially from tier-2 and tier-3 cities. Department of Investment & Public Asset Management- Govt. of India, DFS (DIPAM) vide their advisory letter Ref. no. D.O.No. 4/3/2020-DIPAM-II-A-Part(1) dated 28.02.2022, has instructed all SCSB's to be in readiness of all the modes for application of ASBA-IPO. Presently, Mobile banking app is the only channel which is not having the facility for IPO application in Our Bank, Hence here we are with exclusive option for ASBA in our IOB Mobile application.

Process Flow

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**

1. Profile Registration:

- On clicking the Profile registration option, mobile application will be navigating to the below screen to get the Input from the user to perform the profile registration process.

- On submission, the application would navigate to the next screen with the provided Inputs with confirmation option, on customer confirmation, Mobile application would prompt MPIN for further authentication.

- On successful MPIN validation, Profile will be created and along with the success message in application, the mobile application system would be triggering the SMS and forward the below success message to the customer's registered mobile number.

   SMS Message: Dear Mobile Banking Customer, Your Profile - <Profile Name> has been Registered successfully to apply for IPO.

   Note:

- 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.

- For CSDL – DEMAT account number to be entered and for NSDL – Depository ID and Client ID to be entered.

2. Profile Modification

- On selection of profile name, the details like Depositary Name, Depositary ID, Client ID, Demat Account No, and Status of the Bidder can be modified. Profile name cannot be modified.

- On successful MPIN validation, Profile will be modified and along with the success message in application, the mobile application system would be triggering the SMS and forward the below success message to the customer's registered mobile number.

   SMS Message: Dear Mobile Banking Customer, Your Profile - <Profile Name> has been modified successfully to apply for IPO.

   ➢ 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.

3. Apply IPO

- On clicking the Apply IPO option, mobile application will be navigating to the screen where registered Profiles are listed.

- Customer need to select preferred profile through which IPO has to be applied.

- On selection of profile name, the respective profile will be displayed on the application screen along with debit account number. Customer can change the debit account number as preferred from the list, if customer is maintaining more than one deposit account.

- Post fetching the details, customer should tick-mark the self-declaration of precision of furnished informations and then have to submit to get into the IPO application process.

- On the succeeding page, customer has to select Bidder type and Issuance. Where issue details will be displayed. Details include - Issue name, Minimum Bid quantity, Lot Quantity, Bidder type, Low & High bid amount ,cut off amount and discount(if applicable).

- Customer have to select ADD button at the bottom to place their BID. Once selected customer will be asked to provide BID quantity and BID price, where BID amount will be automatically calculated. Customer can ADD upto 3 BID er application.

- Bid Quantity

    - Bid quantity should be in multiples of lot quantity only. For eg: Min Bid Qty:24 and Lot Qty:24
    - Investor need to apply for at least 24 shares within the price range (603-610)
    - If investor wants to bid for more than minimum bid quantity, then they can apply in multiple of lot like 24,48,92 etc.

- Bid Type and Bid amount-There are two types of bid available (ie) 1.Option and 2.Cutoff

    - In option, investor can enter bid amount between lower bid amount ie.603 and Higher bid amount ie.610.ie.603 to 610
    - In Cut off , investor is ready to pay whatever price decided by the company at the end of the book building process so application will automatically take higer bid amount ie.610
    - For retail individual investor max IPO apply amount can only be 200000 (i.e BID QTY * BID PRICE should not be greater than 200000).
    - Retail investor wants to apply more than Rs.200000/- then bidder type to be chosen as NII others and also Minimum Rs.200000 is eligible amount to apply in NII-others category
    - Maximum three different type of Bids can be added .

- On submission, the application would navigate to the next screen with the provided Inputs with confirmation option, on customer confirmation, Mobile application would prompt the mPIN screen to provide the Input for further authentication

- Post receiving response from the bank CBS, the success /failure will be displayed on the application screen. Branch can check the lien details in Finacle HALM menu as per above screenshot.

- Customer can apply IPO only up to effective available balance in the selected account to be debited. If customer opt to apply more amount than available balance, then pop-up message will be displayed. "Amount is greater than your available balance. Please enter valid amount"

- Along with the success message, the mobile application system would be triggering the SMS and forward to the below success message to the customer's registered mobile number.

4. View IPO

- On clicking the View IPO option, mobile application will display list of IPO applied by the customer.

- On selecting specific IPO to be viewed, It will display the details regarding the selected IPO. Details include – Applied on, Application number, Name of the company, Amount, Type and Status.

- Status displayed in view IPO is of 2 variants. They are "Lien marked successfully" (Application submitted and lien marked) and "Application withdrawn" (IPO applied has been cancelled by the customer).

- If customer has not applied any IPO, while tapping the View IPO, the popup message would be displayed as "You have not applied for any IPO"

5. Cancel IPO

- On selection of target record and tapping the withdraw option, application would prompt the mPIN screen to provide the Input for further authentication.

- The success /failure response will be displayed on the application screen after receiving response from the bank CBS.

- IPO application can be withdrawn during the bidding period only otherwise app will display the error "Bid is already closed".

- Along with the success message, the mobile application system would be triggering the SMS and forward to the below success message to the customer's registered mobile number.

  SMS Message: Dear Mobile Banking Customer, your application has been withdrawal successfully.

19.   Settings:
- **Fingerprint:** Fingerprint can be enabled or disabled.
- **Language:** There are 10 language option provided and can be preferred one selected.
- **Advertisement:** we can disable/enable the option

- **De-Registration:** Customer can deregister the mobile banking may be while changing mobile or changing mobile SIM number.
- **Change App Passcode:** App passcode can be changed for any no. of time.
- **Manage mPIN:**
    - **Change mPIN:** Existing mPIN can be changed any no. of time.
    - **Generate / Forgot mPIN:** New mPIN can be generated in the time of new registration or when customer forgot current mPIN. Can be generated only with the credentials of active cards attached to the respective account no.
- **Fund Transfer Enable/Disable:** Fund transfer can be enabled/disabled for all the active accounts by the customer.
- **Set Transaction Limits:** Transaction limit for fund transfer and bill payment can me modified for any no. of time.

20. **More:**
- **Aadhaar services:** Aadhaar can be seeded and the same can be authenticated through e-KYC. Status of the Aadhaar seeding can be monitored.
- **ATM/Branch Locator:** ATM/Branch location address can be searched by city name. ATM/Branch located nearby is also listed here with the distance between customer location and ATM/Branch location in km.
- **Complaints:** page will be directed to "Standardized Public Grievances Redressal System" where customer can lodge their complaints.
- **EMI calculator:**
- **FAQs:**
- **Feedback:** Customers can rate the application and can give their genuine feedback.
- **Holiday list:** Public holidays listed state wise.
- **Loan services:** 10 essential retail and agriculture loan schemes offered by bank is listed. On selecting required loan schemes, it will navigate to loan details page.
- **Offers & products:** Personalized offers if any will appear here in this link.
- **Benefits of government schemes:** Various government schemes offered are elaborated in this link.
- **IOB credit card portal:**
- **Apply for IOB credit card**
- **Refer a friend**
- **Settings**
- **Digi locker**