




How to enable the domestic/ international transaction and daily limit settings in customer portal:

As per RBI directives, Newly issued / reissued credit cards are disabled for usage on e-commerce, contactless and international transaction.

Cardholder can activate the ATM/POS/ECOM/international transactions by following the below mentioned steps:

 Login to the IOB credit card customer portal. Link is available in:


• *Internet Banking Home page-> Credit card online->credit card customer portal (or)*


• *Mobile banking Home page-> More option-> credit card customer portal (or)*


• *IOB website-> cards->credit card page-> credit card customer portal (or)*


• *Scan the QR code provided in this document:*




 If you are logging for the first time, please click "first time login". Enter the credentials asked. Ensure it should match with the records available with Bank. You will receive Login id and password in the registered E-mail. Please check your junk/ spam mail also.

 After logging in, click on the 3rd tab personal settings and then click on transaction settings.

 In the next page, you can select the type of transactions (domestic/ international) for enabling.
You can also set daily limit for ATM cash, Ecom and PoS and put start and end date (Optional).

 For international transactions, in the list below, please select the individual countries or all the countries by using the blue arrow pointer.

 Once setting is done, please click submit and confirm on the next page.

 The setting will be enabled for the time period mentioned within the next 1 hour.