



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good people to grow with

UPI PIN FREQUENTLY ASKED QUESTIONS

➤ **What is a UPI PIN?**

To authenticate transactions in UPI you require a 4 digit PIN.

➤ **How to Set your UPI PIN?**

1. Are you an active IOB Mobile Banking Customer?

(Active Mobile banking customer: Activated Mobile banking services by changing default MPIN at least once in Mobile App)

You can use your Mobile Banking MPIN to authenticate UPI transactions for active accounts in Mobile banking.

Forgotten your Mobile banking MPIN?

a. Are you an IOB Internet banking customer, please reset MPIN from <https://www.iobnet.co.in>

Login → Edit Profile → Forgot Mobile Banking PIN

Enter the OTP received on registered mobile number.

You will receive MPIN as sms to your registered mobile number.

b. Not an Internet banking customer?

Do you have an active Debit card?

1. Login to BHIM IOB UPI.

2. Go to Manage Account → select the desired account → Forgot MPIN

3. Please enter last 6 digits of your debit card and expiry date

4. Enter the OTP received.

c. Do not have Debit card?

Please contact your account maintaining branch to reset MPIN.

2. Not an IOB Mobile Banking customer?

Please keep your Debit card handy

By setting UPI PIN you have registered your account for IOB Mobile Banking as well.

1. Login to IOB BHIM UPI → Go to Manage Account → selects the desired account → Set MPIN.

2. Enter last 6 digits of your debit card and expiry date

3. Enter the OTP received on your registered mobile number

4. Input your desired MPIN. With this, you set the MPIN for an account

Now you can use this Mpin in our UPI app

3. Do not have Debit Card to SET UPI PIN?

Activate Your Mobile banking as below to use our UPI App

a. Do you have an Internet banking account?

Please login to <https://www.iobnet.co.in> → Edit profile → Register for Mobile banking.

You will receive Mpin with in 48 hrs as SMS to your registered mobile number.

Login to Mobile Banking app and activate services by changing default MPIN once.

You can use the same MPIN as your UPI PIN.

b. Not an Internet banking customer?

Please contact your branch to register for Mobile Banking.