



User Manual IOB Credit Card Mobile Application

1. INTRODUCTION

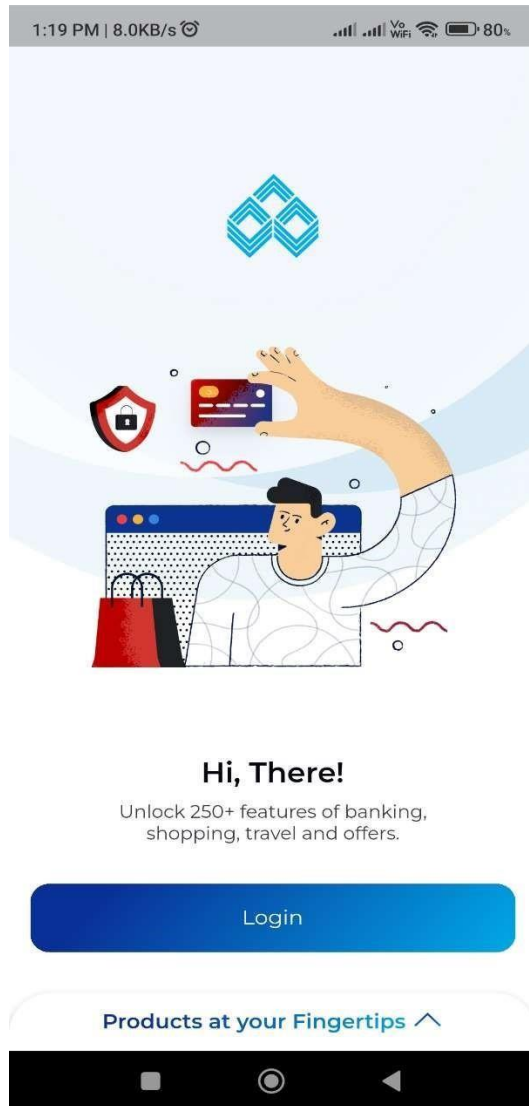
This document contains the User Manual for IOB Credit Card Mobile Application. These operating procedures describe the procedures and methods for operations of our service based on the requirements, specifications, terms, and conditions of the bank.

2. PURPOSE

The purpose of this document is to understand the flow of the IOB Credit Card Mobile Application and the end-to service flow.

Login Page

App launch initial screen with login button



Verify Mobile Number

Verify Mobile Number

Let's Get You Ready

The app will send a text message to verify your number.



0/10

*Standard SMS Charges Apply

Proceed

This screen is used to enter user PAN card, DOB and phone number for verification

Verifying Mobile Number

Verifying Mobile Number

Sit back and relax, while we verify your mobile number



Be Cautious

Do not click a link in an e-mail message and instant messages from strangers to access internet banking. It is recommended to type the URL yourself on the web-browser.



After entering user PAN card, DOB and phone number, SIM binding is under process

Online Login for Credit Cards

[Forgot Username?](#) | [Forgot Password?](#)



Login User

This screen is used to login with username and password

Forget Username

3:00 PM | 0.6KB/s | 75%

< Back Forgot Username?

Card Number

Expiry Date

Name on Card

Date of Birth

Proceed

This screen is used to recover username with card number, card expiry date, name on card and date of birth

Forget Password

3:00 PM | 0.3KB/s | 75%

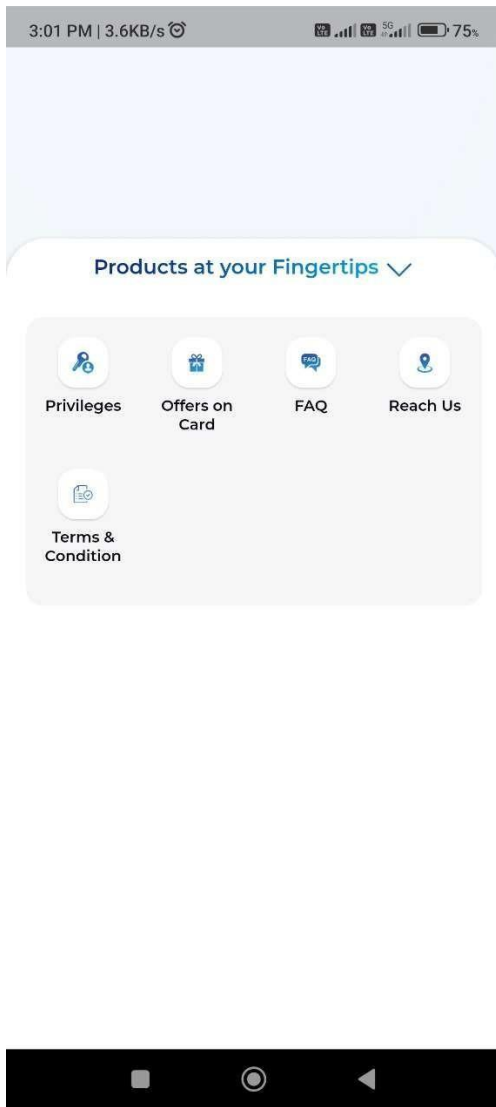
[< Back](#) **Forgot Password?**

This screen is used to reset user password with card number, card expiry date, name on card and date of birth



Products at your Fingertips

This screen is used to display multiple product option for user quick access

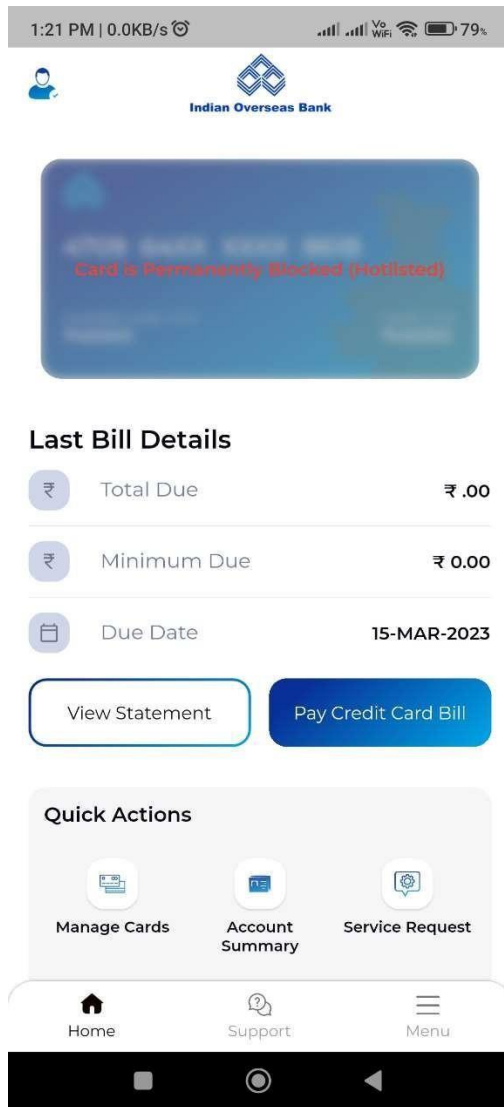




Login with mPIN

This screen is use for login with mPIN

Dashboard



After successful login with MPIN, user will redirect to this page to display cards with card due amount, card transaction history and quick access option

Unbilled Transactions

1:21 PM | 2.0KB/s    79%

[< Back](#) **View Transactions**

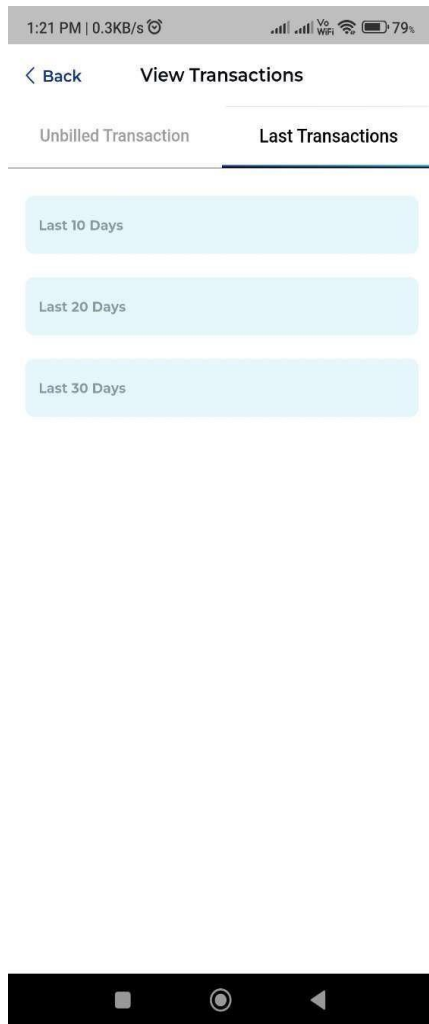
Unbilled Transaction Last Transactions

This screen is used to display card unbilled transaction

No Transactions to show

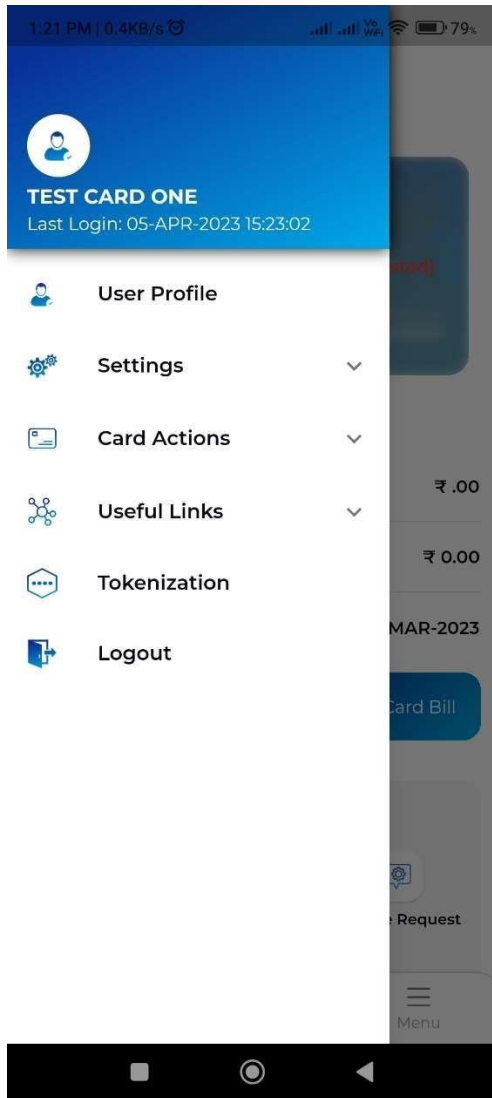


Last Transactions



This screen is used to display card last transaction with multiple option of duration

Side Menu



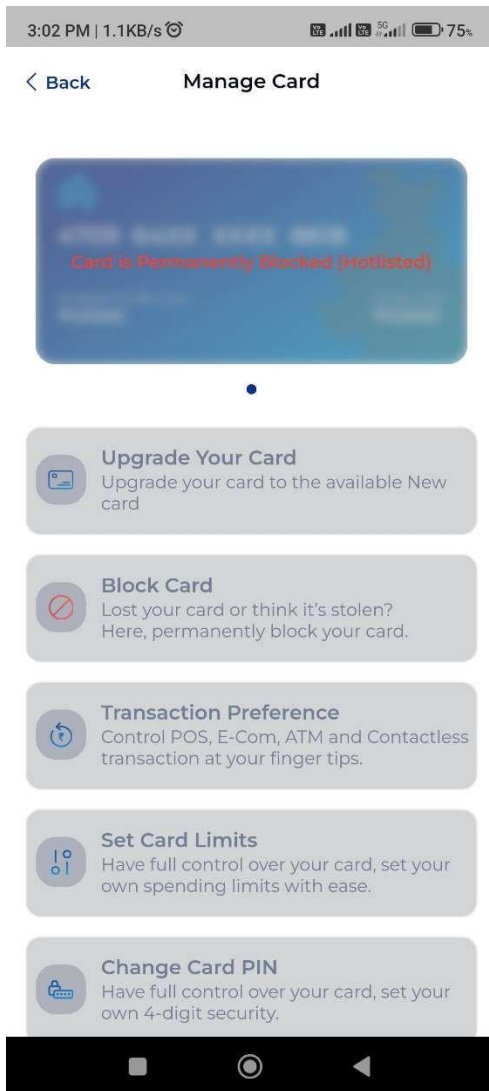
This side menu option is used for navigating to multiple option for card

User profile



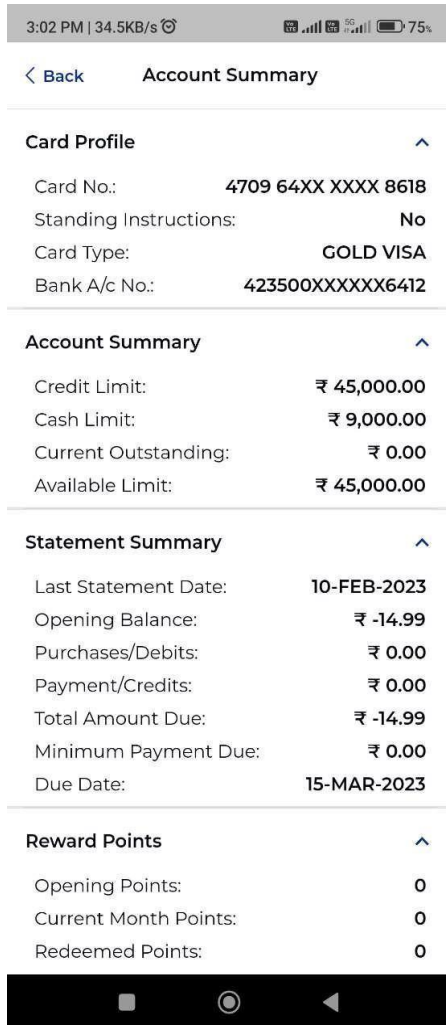
This screen is used to display user profile with residence, permanent, office address

Manage Card



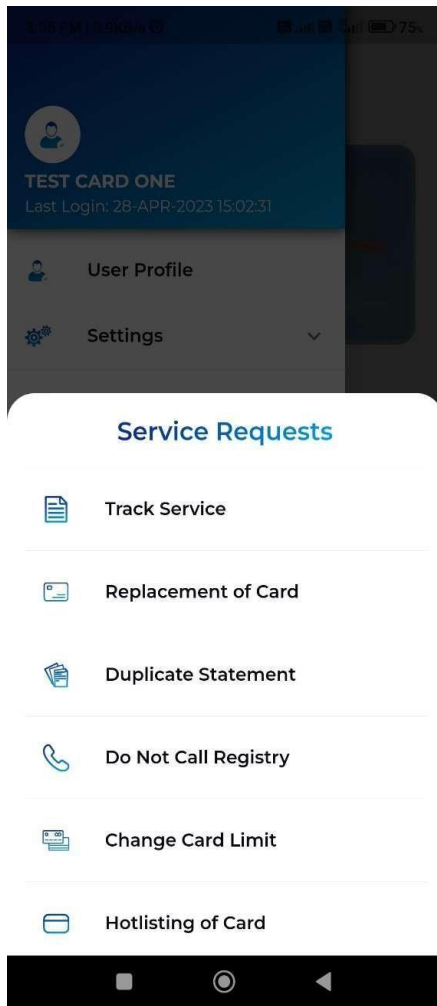
This screen is used to display multiple cards with card access option

Account Summary



This screen is used to display account summary of card

Service Request



List of service request option is available for user, from here user can navigate to selected page for the list of requests



Service Reference ID

In Process

From



To



Cancel

Submit

Track Service

User can track their service request from this page with service reference ID



Replacement of Card

3:06 PM | 0.3KB/s | 5G | 75%

< Back Replacement of Card



Card Stolen

Police Complaint Date



Cancel

Submit


In case of card stolen/lost, card replacement option is available here



Duplicate Statement

3:06 PM | 0.7KB/s

< Back Duplicate Statement



JAN 2023

NOTE: Less than 6 months statement can't be duplicated.

Statement Type

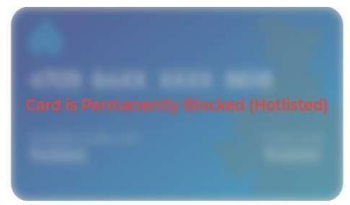
By Email

By Post

Both

Cancel Submit

User can get duplicate card statement from this option with selected date on email, post or with both option



Cancel Submit



Do Not Call Registry

User can enable do not call registry option from this page



Current Limit: 45000

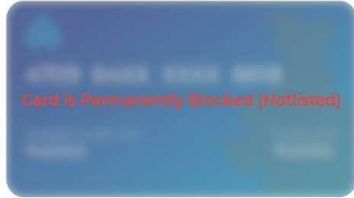
New credit limit should be upto to 10,00,000

NOTE: Amount should be multiple of 1000

Change Card Limit

User can change card limit within available limit of the card





Card Stolen

Police Complaint Date (Optional)

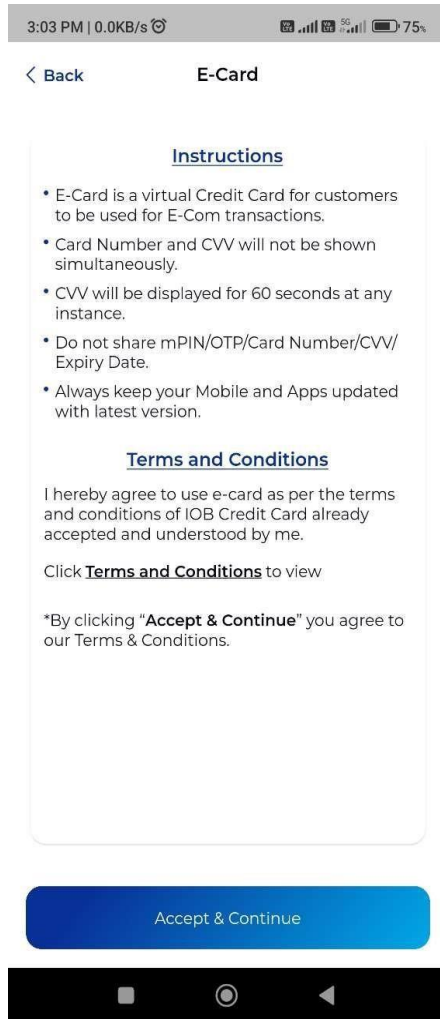
Cancel Submit

Hot listing of Card

In this screen user can hotlist card in case of card stolen and card lost



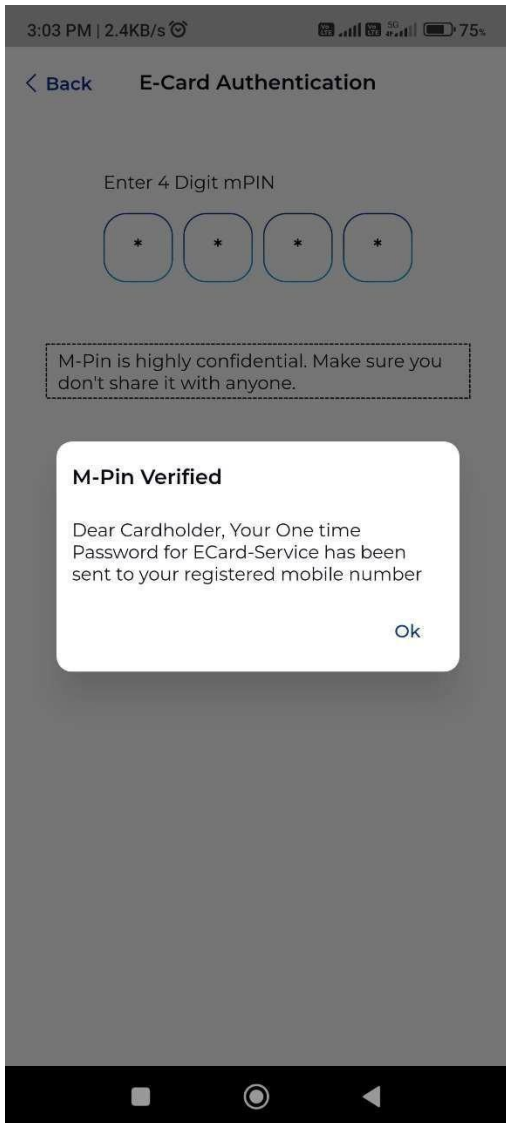
E-Card



While enabling E-card user have to accept terms and condition to enable E-card

E-Card Authentication

Once user accepted terms and condition for Ecard, 4-digit mPin is required to get 6-digit OTP on registered mobile number



Enter OTP for E-Card Authentication

Here user must enter 6-digit OTP received on registered mobile number to verify mPIN

The screenshot displays a mobile application interface for E-Card Authentication. At the top, the status bar shows the time as 3:03 PM, a data speed of 3.7KB/s, and a battery level of 75%. The app's title bar includes a back arrow and the text "E-Card Authentication". Below this, the instruction "Enter 4 Digit mPIN" is followed by four empty circular input fields. A dashed box contains the warning: "M-Pin is highly confidential. Make sure you don't share it with anyone." The bottom portion of the screen features a white overlay titled "Enter OTP" with a close button (X). It prompts the user to "Enter the OTP received on your registered mobile number" and provides six circular input fields, with the first one highlighted in blue. A link "Didn't receive any OTP?" and a timer "01:58" are positioned below the input fields. A prominent blue "Verify OTP" button is at the bottom of the overlay. The Android navigation bar is visible at the very bottom.

E-Card

3:03 PM | 2.2KB/s | 75%

< Back E-Card

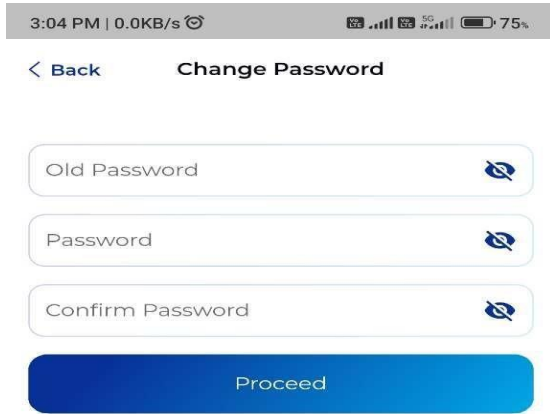


Tap on the options to view details

Once verification completed E-card will be displayed in this screen with show full card number and show CVV option



Change Password



A screenshot of a mobile application's 'Change Password' screen. The status bar at the top shows the time as 3:04 PM, a data speed of 0.0KB/s, and a battery level of 75%. The screen features a blue header with a back arrow and the text 'Change Password'. Below the header are three input fields: 'Old Password', 'Password', and 'Confirm Password', each with a blue eye icon for toggling visibility. At the bottom is a large blue button labeled 'Proceed'.



In this page user can change password

Old mPin

New mPIN

Proceed

Change mPin

In this page user can change old mPIN



Enable Biometric Authentication

Please allow phone to use your fingerprint ID/Face ID saved for this device.



Enable

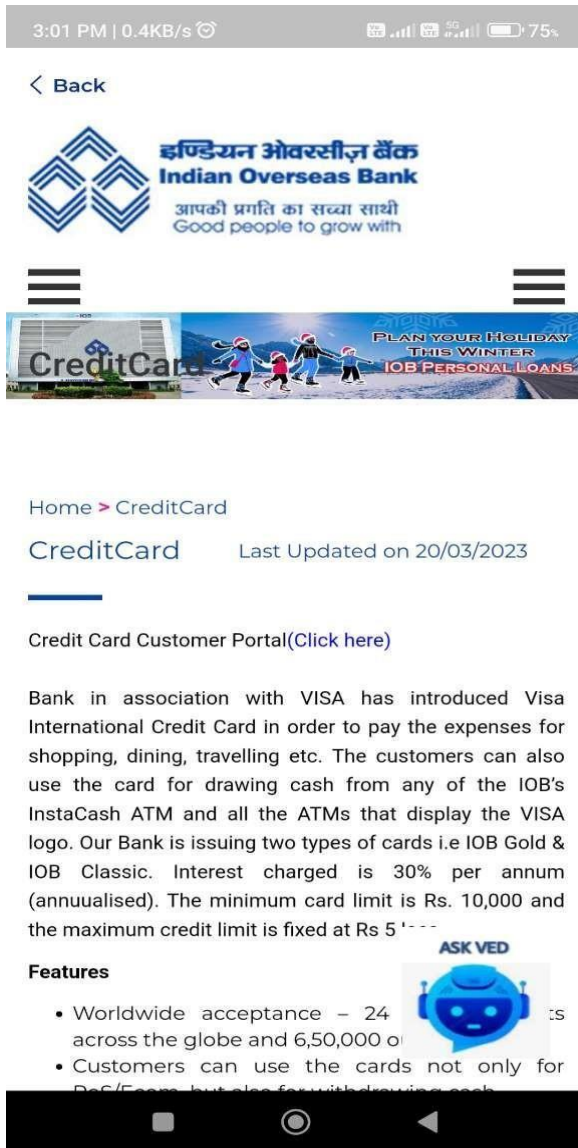
Cancel



Biometric Enabled

User can enable biometric authentication for login

Privileges



Card privileges will be display in this page

Offers on Card

User can view available offers on card in this page



Reach US



User can reach to Bank in case of any query with phone call and email