

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



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Verify Mobile Number

Verify Mobile Number

Let's Get You Ready

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

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PAN Card Number	
Date of Birth	
Phone Number	
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*Standard SMS Charges Apply



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

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Verifying Mobile Number

Verifying Mobile Number

Sit back and relax, while we verify your mobile number



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

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.

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< Back	Login	User

Online Login for Credit Cards

Username	
Password	0
Forgot Username?	Forgot Password?
Login	

This screen is used to login with username and password

Login User



Back	Forgot U	sername?
Card Nu	Imber	
Expiry D	Date	
Name o	n Card	
Date of	Birth	

Forget Username

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



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Back	Forgot Pa	assword?
Card Nu	mber	
Expiry D	ate	
Name or	n Card	
Date of E	Birth	
Date of E	Birth Proc	ceed

Forget 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







This screen is use for login with mPIN



Last Bill Details



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

Dashboard

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Back	View Tran	sactions
Unbilled T	ransaction	Last Transactions

Unbilled Transactions

This screen is used to display card unbilled transaction

No Transactions to show



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Unbilled Tr	ansaction	Last Transactions
Last 10 Day	5	
Last 20 Day	s	
Last 30 Day	s	

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

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< Back	User Profile	
9800098000 t	TEST CARD ONE est1234@insolutionsglobal.com	Т
Residence Addre	55	ρ
Address HOUSE NO 7 N RAJGIR NALAI NALANDA City BIHAR Pin-Code 803116	/AHADEV PUR WARD NO 8 NDA DISTT NALANDA	
Permanent Addre	ess	
Address KUMAR DHAR MANOVIKAS C RADHEY PURI CROSSING DE City -NA- Pin-Code 110092	AMJEET SINGH HARITABLE SOCIETY 60A EXTENTION 1 JAGAT PURI LHI,DELHI	
Office Address		
City		
	•	

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

Card No.:	4709 64XX XXXX 8618
Standing Instruction	s: No
Card Type:	GOLD VISA
Bank A/c No.:	423500XXXXXX6412
Account Summary	^
Credit Limit:	₹ 45,000.00
Cash Limit:	₹ 9,000.00
Current Outstanding	;: ₹ 0.00
Available Limit:	₹ 45,000.00
Statement Summary	^
Last Statement Date	10-FEB-2023
Opening Balance:	₹ -14.99
Purchases/Debits:	₹ 0.00
Payment/Credits:	₹ 0.00
Total Amount Due:	₹ -14.99
Minimum Payment I	Due: ₹ 0.00
Due Date:	15-MAR-2023
Reward Points	^
Opening Points:	0
Current Month Point	S: 0
Redeemed Points:	0
	•

Account Summary

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Card Profile

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



Track Service

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



Replacement of Card

•	
Card is Permanently I	locked (Hotlisted)
-	
• Card Stolop	_
	•
Police Complaint Date	
Cancel	Submit

Replacement of Card

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



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< Back

Duplicate Statement



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



Do Not Call Registry

User can enable do not call registry option from this page





Change Card Limit

User can change card limit within available limit of the card



Hot listing of Card

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



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E-Card

< Back E-Card

Instructions

- E-Card is a virtual Credit Card for customers to be used for E-Com transactions.
- Card Number and CVV will not be shown simultaneously.
- CVV will be displayed for 60 seconds at any instance.
- Do not share mPIN/OTP/Card Number/CVV/ Expiry Date.
- Always keep your Mobile and Apps updated with latest version.

Terms and Conditions

I hereby agree to use e-card as per the terms and conditions of IOB Credit Card already accepted and understood by me.

Click Terms and Conditions to view

*By clicking "Accept & Continue" you agree to our Terms & Conditions.

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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



Eard & Patmanently Mocked (Hotlisted)

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

E-Card



Change Password

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Back Change Password	
Old Password	Ø
Password	2
Confirm Passw	ord 🗞
	Proceed



In this page user can change password



Change mPin

In this page user can change old mPIN



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K Back Login Security

Enable Biometric Authentication

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



User can enable biometric authentication for login

Biometric

Enabled



Privileges



Home > CreditCard

CreditCard

Last Updated on 20/03/2023

Credit Card Customer Portal(Click here)

Bank in association with VISA has introduced Visa International Credit Card in order to pay the expenses for shopping, dining, travelling etc. The customers can also use the card for drawing cash from any of the IOB's InstaCash ATM and all the ATMs that display the VISA logo. Our Bank is issuing two types of cards i.e IOB Gold & IOB Classic. Interest charged is 30% per annum (annuualised). The minimum card limit is Rs. 10,000 and the maximum credit limit is fixed at Rs 5 '---ASK VED

Features



• Customers can use the cards not only for



Card privileges will be display in this page

Offers on Card

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Home >> IOB Cards >> Offer Zone Last Updated on: 20/03/2023

- IOB VISA Cards Merchant Offers (Domestic) - (View)
- IOB VISA Cards Merchant Offers (International) - (View)



(Click here)



User can view available offers on card in this page

Reach US

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

Home > Reach us

Reach Us

Last Updated on 08/02/2023

Central Office Address: 762/763, IOB, Anna Salai, Chennai, Tamil Nadu-600002

Phone: +91-044-28889352

Toll Free No. 1800 890 4445 | 1800 425 4445

For UPI / BHIM Related Issues - upihelp[at]iob[dot]in

For IMPS Related Issues - impshelp[at]iob[dot]in

Do you have any queries or doubts?

Would you like to contact someone at IOB?

We'll be happy to help you, please do not touch. You can contact our departmen information or help.

