

STEPS TO ENABLE ECOM, CONTACTLESS AND INTERNATIONAL TRANSACTIONS IN DEBIT CARDS

As per RBI Circular on Enhancing Security of Card Transaction, all new cards will be enabled for domestic ATM and POS transactions only. Ecom, Contactless and International transaction will be disabled for such new cards by default.

Customers can enable or disable any channel of their card and set individual limit for each channel as per their requirement.

Here are the Steps for managing your card channel through IOB Mobile app:

1. Open IOB Mobile app and Login
2. On landing page, tap on "Card Services"
3. Tap on "Debit Card Services"
4. Tap "Manage Debit card Limit & Channel Update"
5. Select Radio Button beside Contactless/ Offline Wallet / ATM / POS / Ecom – As required
6. Tap "Domestic Limit" or "International Limit" for setting individual limit
7. Tap "Submit"
8. Check Review page for the changes made and click "Confirm"
9. Enter your mPIN to authenticate

Here are the Steps for managing your card channel through IOB Netbanking:

1. Login to Netbanking
2. Click "IOB Cards"
3. Expand "IOB Debit Card"
4. Click "Switch On/Off Channels"
5. Select desired Account Number attached to card and click "Submit"
6. Select debit card number from dropdown and click "Submit"
7. Select Radio Button beside Contactless/ Offline Wallet / ATM / POS / Ecom – As required, enter funds transfer PIN and click Submit
8. Enter OTP sent on your registered mobile number and click "Submit"
9. For setting individual limit for channels, after step 3, click "Set/Modify Daily Limits", and repeat step 5 to 8.

Customers can also visit our branch and submit an application for enabling or disabling the card channel as required.