



INDIAN OVER SEAS BANK

BANGKOK

Customer/User Journey in Mobile application

What is the procedure for first time user to login in IOB Mobile Banking application?

Customer/User can download the Mobile Application from the Google Play Store using the link below

<https://play.google.com/store/apps/details?id=com.iobth.mobile>



Can search "pname:com.iobth.mobile" or "IOB Thailand" without the quotes at play.google.com/store/apps to find the app

IOS Play Store using the link below

<https://apps.apple.com/th/app/iob-thailand-mobile-banking/id1562005431>



- For registration of Mobile banking application, Customer/User to have a valid/active **Savings or Current account** with Self operation or E or S instruction with Indian Overseas Bank.
- Customer/User to attach his/her mobile number in the Savings or Current account which they would like to operate via mobile banking.
- After installing the application in the Mobile, Customer/User can do the self-registration by entering the blow
 - Customer/User id or Account number (10 digit)
 - Passport or Thai Id
 - Date of Birth
 - Mobile Number

Or

- Customer/User can download the Mobile Banking Registration Form available in the IOB's Website: www.iob.co.th → Download forms → MB registration Form and submit the same in the branch for activation or the scan copy of the form can be shared to branch mail id : crm@iob.co.th, depositofficer@iob.co.th after duly filed and signed.

- Once the branch official activates the Mobile Banking Registration or after successful Self Registration, Customer/User will receive a Welcome/Registration message and MPIN for Transactions in their registered Mobile number.
- Customer/User has to create a six digit APP Pass code.
- By entering the Passcode, Customer/User can login to Mobile Banking App and if the mobile handset has biometric feature, the same can be registered for future login without App Pass code.
- Customer/User will be forced to change the default MPIN received via SMS.
- MPIN and Password should not be the same.

Indian Overseas Bank - Mobile Banking – FAQ's

1. What is IOB Mobile Banking?

It is a mobile banking service provided by Indian Overseas Bank, Bangkok. It helps the Customer/User to do following transactions:

- Funds transfer to Self-Accounts
- Funds transfer with in Bank
- Funds Transfer with other Banks in Thailand using account number
- Funds transfer to India (THB to INR & USD to INR)
- Operative accounts View (Savings/Current)
- Deposit accounts View
- Loan account View
- Self-Registration via Mobile Banking
- De-registration
- Enable/Disable Funds transfer Limits
- Set Transaction Limits
- Beneficiary Addition/Deletion/Modification
- Login with Biometric
- Statement download in xls and pdf
- Exchange Rates
- Manage Mpin
- Reset Password
- OTP for Change of limits/Mpin reset
- Average Balance
- Total Balance

2. What are the key benefits of this service?

It helps Customer/Users to conduct banking transactions 24x7 at his/her convenience from any place just by the use of a mobile phone.

3. Who can apply for this service?

This service is available to all IOB BANGKOK Customer/Users having a valid/active savings or Current account with Self operation or E/S Mode.

4. How to register for the service?

Customer/User will submit the Mobile registration Form duly signed to the branch for activation of mobile banking service (or)

Customer/User can do a self-registration if their mobile number is already registered with CBS by entering the Account number (10 digit) or CIF id and identification details (Passport or Thai Id) and Date of Birth.

5. How to download the Mobile Banking application?

Customer/User can download the App from the link given below

Google Play Store using the link below

<https://play.google.com/store/apps/details?id=com.iobth.mobile>

IOS Play Store using the link below

<https://apps.apple.com/th/app/iob-thailand-mobile-banking/id1562005431>

6. What are the types of funds transfer available??

There are five type of funds transfer available.

Funds transfer → Account → Within Bank (This is transfer Money from IOB, Thailand to other account of IOB, Thailand). For example Mr. A account of IOB, Thailand to Mr B Account of IOB, Thailand

Funds transfer → Account → Other Thai Bank (This is transfer Money from IOB, Thailand to other Bank account with in Thailand). For example IOB, Thailand to Any Bank in Thailand

Funds transfer → Self (This is transfer money from IOB account to other account of the same Customer/User with in the bank). For example Mr.A's Savings account of IOB, Thailand to Mr A's Current/Savings Account of IOB, Thailand

Funds transfer → TO India → IOB (This is transfer money from IOB account to IOB account in India). For example IOB, Thailand to IOB, India) **(THB to INR)**

Funds transfer → TO India → Other Indian Bank (This is transfer money from IOB account to Other Bank account in India) . For example IOB, Thailand to ICICI Bank in India) **(THB to INR)**

7. Can the Customer/User change mPin by himself through pc?

Customer/User can change MPIN under Settings → Change MPIN. MPIN should be 6 digit. If the Customer/User forgets or gets locked by 3 unsuccessful attempts MPIN can be only reset by the IOB Bangkok Branch.

8. What if Customer/User forgets his MPIN?

Customer/User to contact branch and submit a request form to reset the MPIN. New MPIN will be shared over SMS to Customer/User.

9. What if Customer/User forgets his App Password?

Customer/User can reset the password using forgot Password option in mobile application.

Forgot password option require Customer/User id/Account number followed by OTP (6 digit) shared to the registered mobile number. Customer/User will be allowed to configure his new App Password (6 digit).

10. What if Customer/User enters the password wrong and user gets locked?

Customer/User can reset the password using forgot Password link in mobile application.

11. What if Customer/User enters the MPIN wrong and user gets blocked?

If Customer/User forgot MPIN then he/she has to contact branch.

12. Is it necessary to change the default MPIN that is advised by SMS?

Yes, it is mandatory. You cannot use the services without first changing the default MPIN to one of your choice.

13. What are the options available in Dashboard?

View Transactions → Customer/User can download the receipt of all Transactions and do repeat Transactions for INR remittance.

View Statement → Customer/User can view/download statement of Last one month, Three months, Six Months and any Date range.

My Accounts → List the Balance of Operative, Deposit and Loan Account

Funds Transfer → Check Q.No. 6

14. How to Generate the Mini Statement?

View Statement → Transactions (will list the last 10 transactions)

15. How to generate the statement based on Transactions?

View Statement → Statement → Transactions. Enter the number of Transactions to fetch. For example if your 20 last transactions will be listed.

16. How to know the Account status/funds in Clearing/Lien Amount/Average Balance?

View Statement → Details. It will list the all the above details.

17. How to know the Deposit Account details?

MY Accounts → Deposit Accounts → View → Account Overview

Display the Principal Amount, Maturity Amount, Maturity date, Rate of Interest, Customer/User Name, Scheme Name, Account Opened date and Deposit period.

18. How to know the Loan Account details?

MY Accounts → Loan Accounts → View → EMI

Display the Monthly EMI Amount, Next EMI due and Overdue Amount

MY Accounts → Loan Accounts → View → STATEMENTS

Enter the data range for downloading the Loan account statement

MY Accounts → Loan Accounts → View → Details

Display the Sanctioned Amount, Sanctioned Date, Rate of Interest and Loan Period

19. How to Add Payee?

Add Payee option is available for **funds transfer with in IOB and India remittance**

Under Fund Transfer → Select Payee → Add Payee → Account

Enter the Payee Name, Account number, Confirm Account Number and Save.

Under Fund Transfer → Select Payee → Add Payee → To India → IOB (if beneficiary INR account is with IOB India)

Under Fund Transfer → Select Payee → Add Payee → To India → Other Indian Bank (if beneficiary INR account is with other Banks)

SMS will be shared after successful registration of beneficiary.

20. How to Delete the Payee?

Under Fund Transfer → Select Payee → Manage Payee → Click on the Payee Name → Delete Payee.

Enter the Mpin to delete the payee information.

21. How to initiate Transaction for already Added Payee?

Under Fund Transfer → Select Payee → click on the Payee Name → Enter the amount

This is shortcut way to initiate Transaction for the registered payee

22. How to enable/disable the Funds transfer?

Customer/User can choose Settings → Funds Transfer Enable/Disable option to enable/disable funds transfer for an account by entering OTP received in their mobile number and also the MPIN.

23. How to generate the Receipt for the Transactions?

Customer/User can choose View Transactions and click on the transaction which will pop up an option called View Receipt to view/download the receipt for the transaction done through Mobile Banking.

24. How to repeat an INR Transaction?

Customer/Users are provided an Option only for INR Transaction to do repeat by just changing the amount maintaining the same account number, IFSC code & Bank Name, Beneficiary Name by View Transactions → Click on the earlier Transaction → Repeat

25. What are the details available in Dashboard of Mobile Banking App??

My accounts Option will list all the accounts maintained by the Customer/User with IOB, Thailand with Account summary.

26. How to download the statement of accounts??

Customer/User can choose Mpassbook option and choose the account number, enter the date range for generating the statement or last one month or Last three month or Last Six months options are readily available.

Statement can be download in XLS or PDF format.

27. How to identify the Customer/User id and Personal Info??

Just click on the left hand side of the Profile Photo which will display the personal info like Email id, Mobile Number and Communication Address and Customer/User id.

28. Who has to be contacted for any query with respect to Mobile Banking app?

Arun Kumar Chand, Asst Manager – IT, Mob: +66 815628040, csd@iob.co.th, arunkumarchand@iob.in

C.K.Sampath Kumar, Chief Manager, Mob: +66 660608700, sampathck@iob.in

29. How to check the Exchange rate??

Customer/User can choose More Options → Forex Rates are available.

30. How to search the IFSC Code??

Customer/User has to choose Funds transfer → To India → Other Indian Bank, Search IFSC option populates. Customer/User can do search based on Bank & Branch or by entering the IFSC Code.

If the Customer/User is unable to find the IFSC Code in the searcher for Indian Remittance, Kindly contact the branch.

31. How to check Holidays??

Customer/User can choose More Options → Holiday List.

32. What are the Charges for INR Remittance?

Kindly refer the service charges available in the Bank website <https://www.iob.co.th> → Services → Charges & Fees

33. How to register for Fingerprint access instead of App passcode??

Under Setting → Fingerprint to register the fingerprint which will enable the Customer/User to login with Biometric if the mobile device has the feature.

34. How to Set Transaction limits?

Under Settings → Set Transaction Limits → Transfer Funds

Customer/User can configure the

Per Transaction Limit, Daily Limit, Weekly Limit and Monthly Limit

35. Can the Customer/User view the transactions through pc?

No

36. Is there a charge for using this facility?

No, IOB provides this facility free of charge for its Customer/Users. Necessary Service Charges for transactions apply as per latest details displayed in our website <https://iob.co.th> → Services → Charges & Fees