



**INDIAN OVERSEAS BANK  
DIGITAL BANKING DEPARTMENT  
CENTRAL OFFICE, CHENNAI**

-----

**INTERNET BANKING – PROCESS FLOW FOR NEW DEBIT CARD ACTIVATION**

- This facility is enabled only for Retail Net Banking users.
- User needs to login to IOB Internet Banking(<https://www.iobnet.co.in/html/index.html>) using the login credentials.
- Click on '**IOB Cards**' → **IOB Debit Card** → **Activate New Debit Card**
- Select the account for which card is issued and pending for activation and click on **Submit**.
- In the next page, Select the card number which is to be activated. Enter the expiry date and Funds Transfer pin. Click on **Submit** button.
- If the card expiry date entered by the customer is wrong, then error message will be displayed to the user as 'Incorrect Card Expiry details'.
- Upon entering correct expiry date and correct Funds Transfer pin, user will be redirected to a page wherein OTP should be entered and click on **Submit**. (OTP will be sent to the user's mobile number registered in CBS)
- Upon successful activation of card, message will be displayed as "Your Debit Card No.6522-XXXX-XXXX-7986 is Activated Successfully."
- An SMS will also be sent to the user's mobile number registered in CBS upon successful activation as "Your debit card ending with xxxx is activated through net banking for operations. Pls enable Ecom Channel for doing online transactions - IOB".
- In case if activation of debit card is failed, then SMS will be sent to the user's mobile number registered in CBS as "Your request to activate debit card ending with xxxx through net banking has failed. Please try again later-IOB."
- If no card is pending for activation for the selected account, then message is displayed to the user as 'No Cards Available for the selected account.'