



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good people to grow with

IOB Net Banking-User Manual

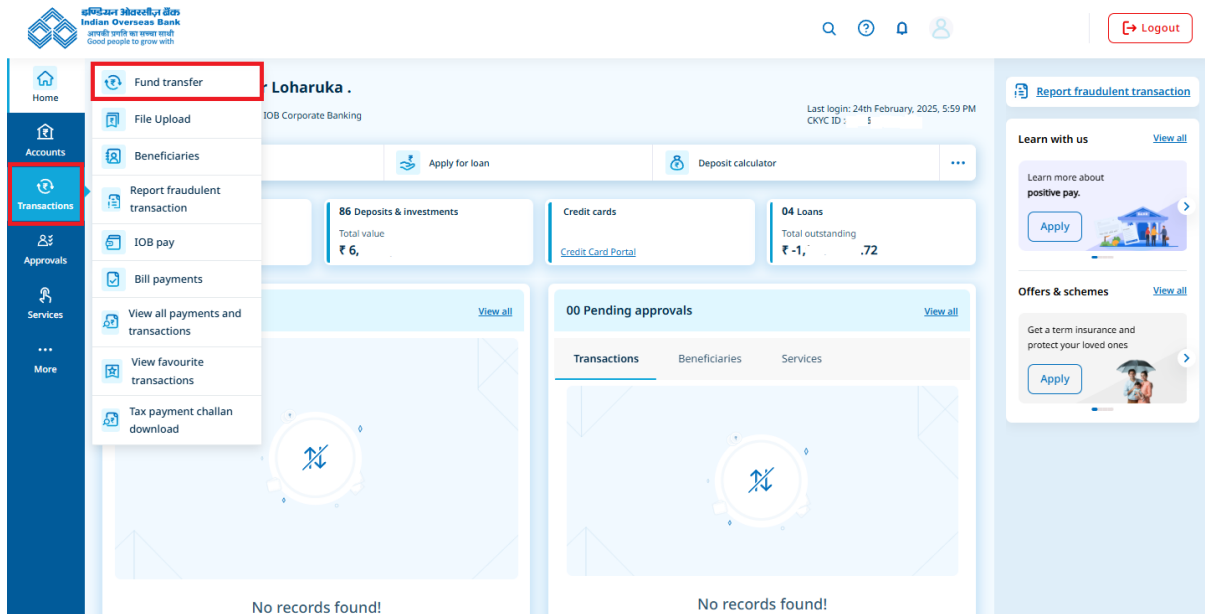
Transactions – Corporate Users



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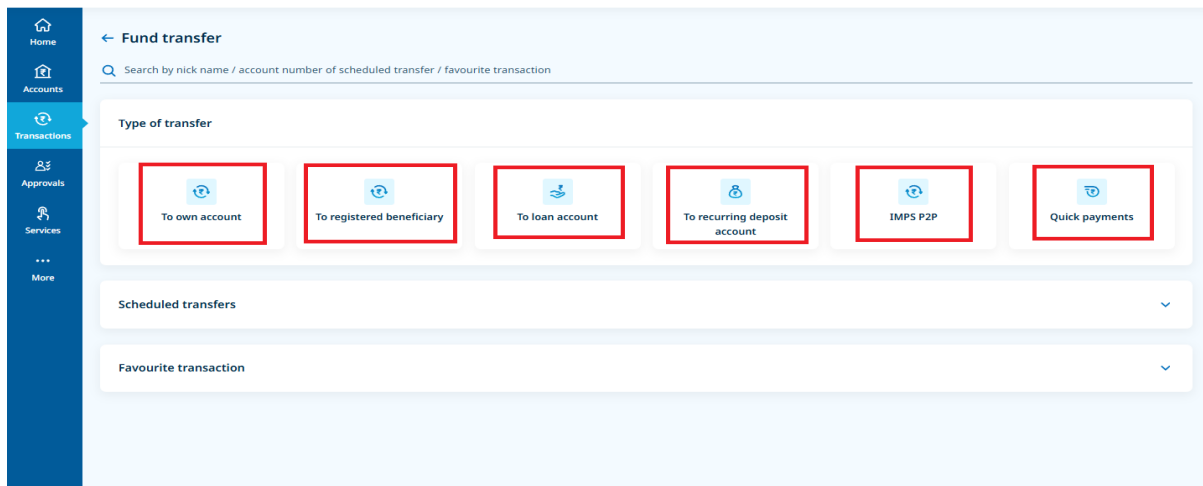
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- ❖ **Transactions Module:** user can perform various types of fund transfers like NEFT/RTGS/IMPS etc using this functionality.



On clicking Funds Transfer user will be redirected to the funds transfer page, various types of funds transfer are available for the user namely:

- **To Own Account:** User can transfer funds to self accounts if there are more than operative operative account for the corporate.
 - **To Registered Beneficiary:** User can transfer funds to the registered beneficiary (IOB/Other Bank) using this functionality.
 - **To Loan Account:** User can pay Loan installments using this option.
 - **To Recurring Deposit:** User can transfer funds to the recurring deposit account using this option (*Note: Amount should be greater and in multiple of the principle amount*)
 - **IMPS P2P:** User can choose this option to transfer funds instantly using beneficiary mobile number and MMID.
 - **Quick Payments:** User can transfer funds instantly to account withing IOB or Other Bank without adding beneficiary using this option (*transaction limit for quick payment is rupees 10000*).
- *User can also check the scheduled transfers in this page.*



➤ **Transfer to Self Accounts:**

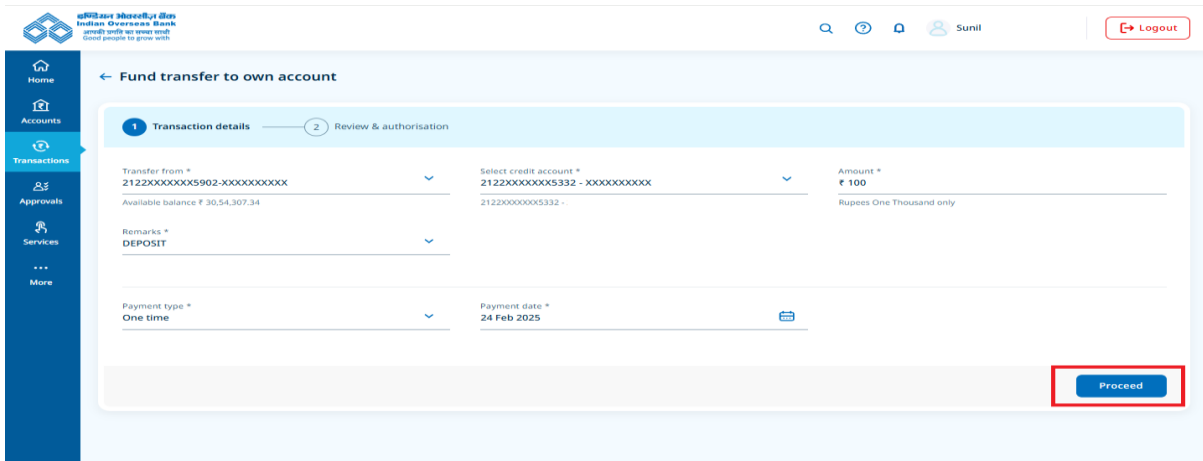
User must select this option to transfer funds between their own corporate accounts.

- **Initiator:** Based on the Rule applicable, user will initiate the transaction.

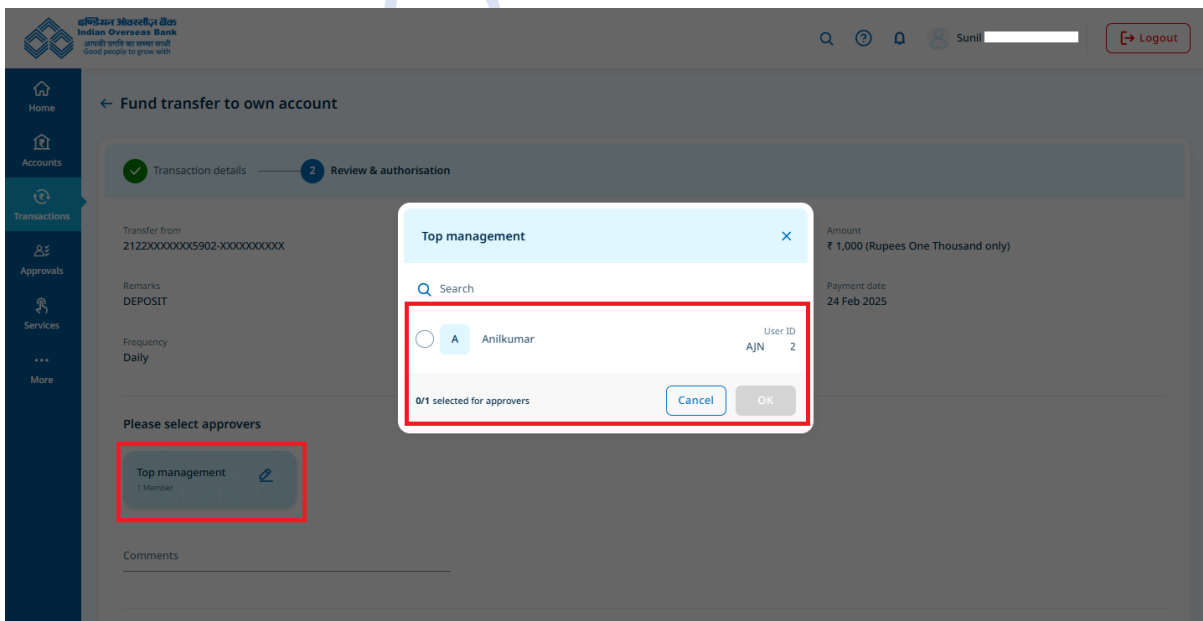
On clicking the 'To Own Accounts' button user will be redirected to the Transaction Details page.

- **Transfer From:** User can change the auto selected debit account from the dropdown.
- **Transfer To:** User must select the credit account from the dropdown.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the 'other' option from the dropdown.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily, weekly, monthly, quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*

After entering all the details user must click 'PROCEED' button to go to review and authorization page.

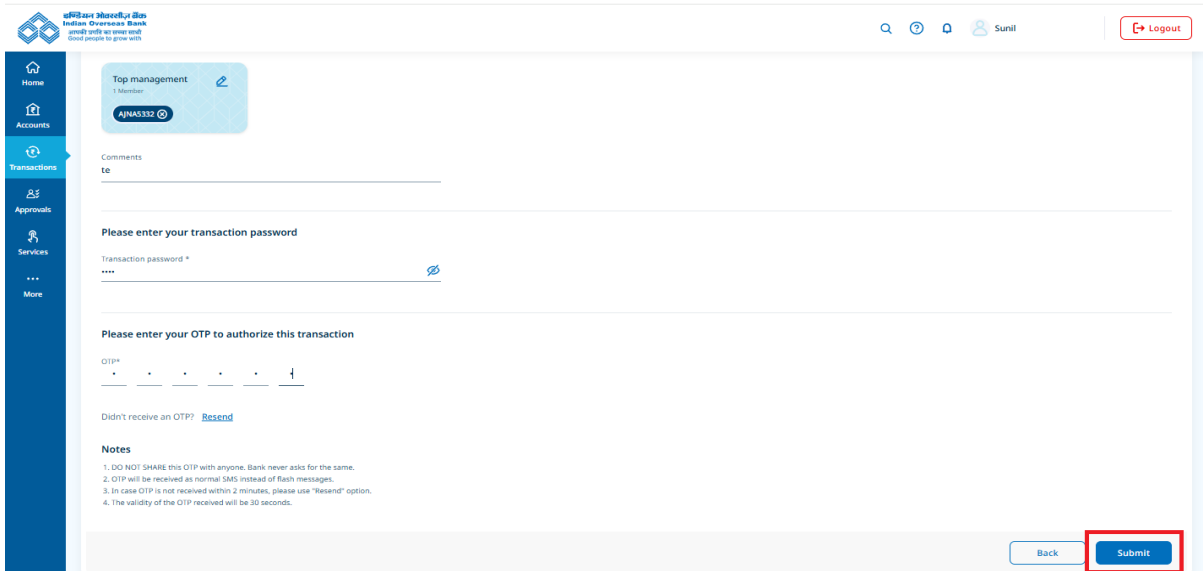


- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- In this page, initiator can select the approver, if approval of any particular corporate user is required for that transaction by clicking on the pencil icon available.
- If no approver is selected then the request will go to all the users of that corporate which are assigned to that approver role code.



User can also go back to the previous transaction details page if any changes are to be made.

- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



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Search, Home, Sunil, Logout

Home, Accounts, Transactions, Approvals, Services, More

Top management

Comments

Please enter your transaction password

Transaction password *

Please enter your OTP to authorize this transaction

OTP*

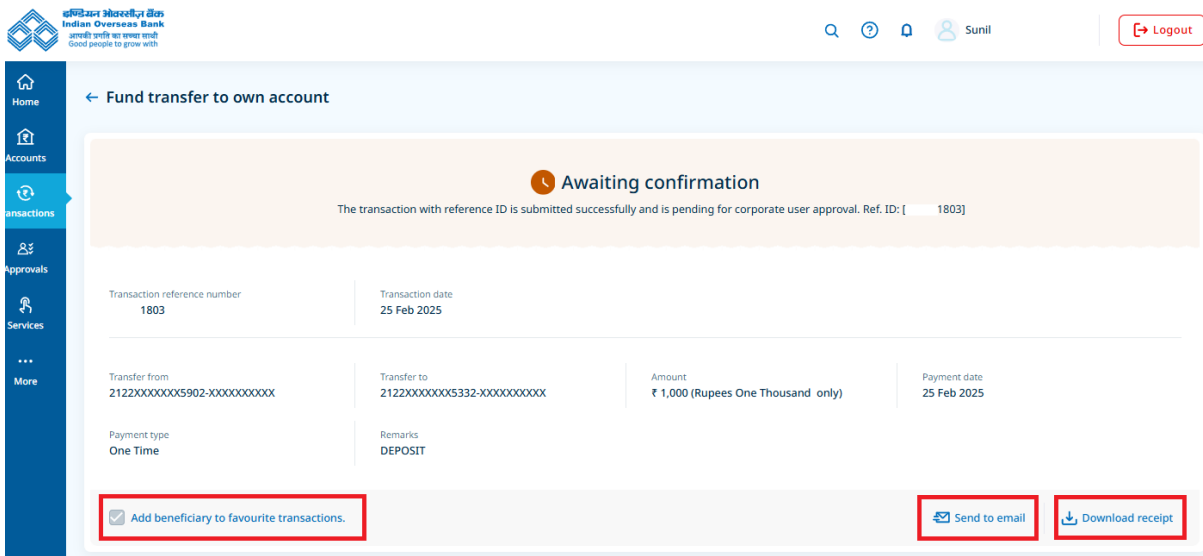
Didn't receive an OTP? [Resend](#)

Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of Rich messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

Back, **Submit**

- On Clicking 'SUBMIT' Transaction request will be sent for the approval. User can download the transaction receipt in the local storage or send it to the registered mail id.
- User can also add this transaction to favourite transactions list by clicking on the checkbox 'Add Beneficiary to favourite transactions'.



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Search, Home, Sunil, Logout

Home, Accounts, Transactions, Approvals, Services, More

← Fund transfer to own account

Awaiting confirmation

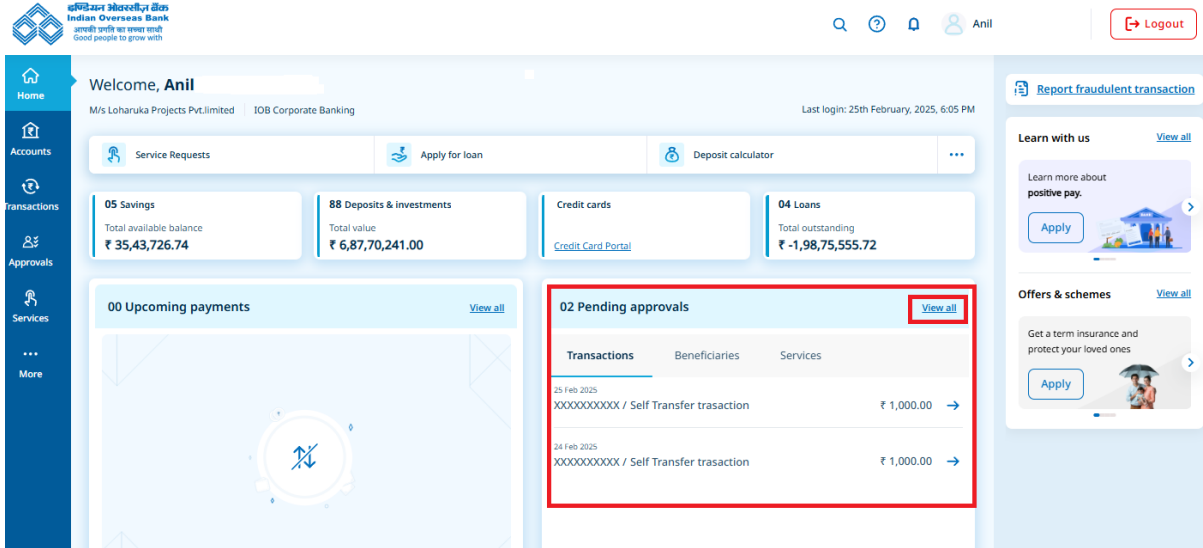
The transaction with reference ID is submitted successfully and is pending for corporate user approval. Ref. ID: [1803]

Transaction reference number 1803	Transaction date 25 Feb 2025		
Transfer from 2122XXXXXX5902-XXXXXX	Transfer to 2122XXXXXX5332-XXXXXX	Amount ₹ 1,000 (Rupees One Thousand only)	Payment date 25 Feb 2025
Payment type One Time	Remarks DEPOSIT		

Add beneficiary to favourite transactions. Send to email Download receipt

- **Approver:** Based on the Rule applicable and Role Code, user will Approve the transaction.

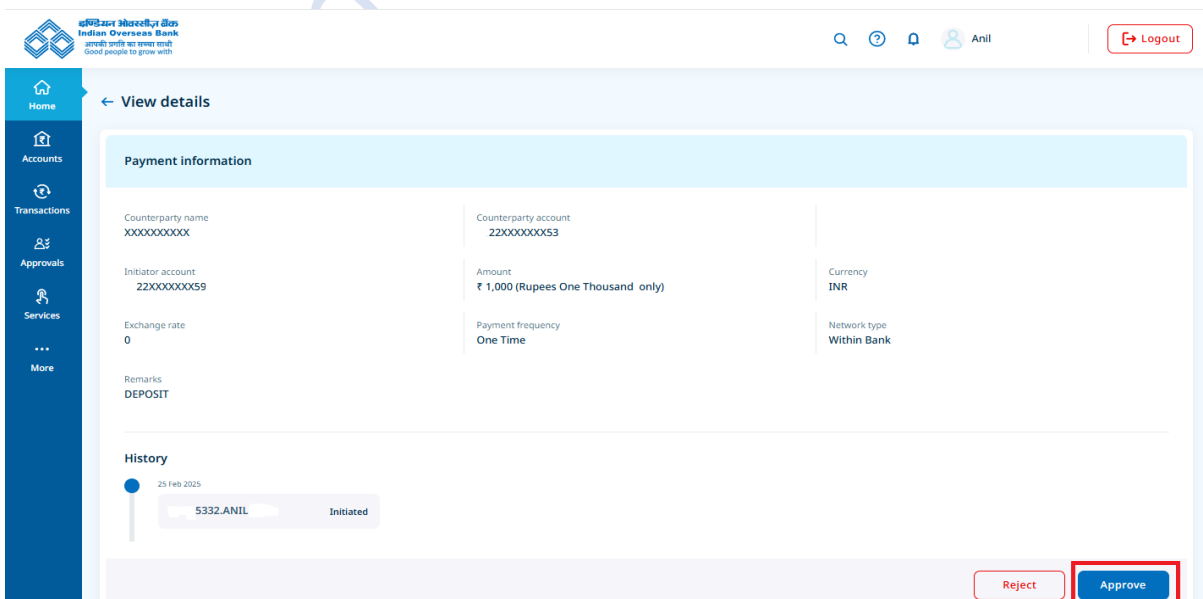
User can check the pending approvals in the widget available in dashboard. To check all pending approvals user can click on 'View All' button.



The screenshot shows the user's dashboard with a sidebar on the left containing navigation options: Home, Accounts, Transactions, Approvals, and Services. The main content area displays a 'Welcome, Anil' message and account information for 'M/s Loharuka Projects Pvt.limited'. Key widgets include '05 Savings' (Total available balance ₹ 35,43,726.74), '88 Deposits & investments' (Total value ₹ 6,87,70,241.00), 'Credit cards' (Credit Card Portal), and '04 Loans' (Total outstanding ₹ -1,98,75,555.72). A '02 Pending approvals' widget is highlighted with a red box, containing a table of transactions and a 'View all' button.

Transactions	Beneficiaries	Services
25 Feb 2025 XXXXXXXXXX / Self Transfer trasaction		₹ 1,000.00 →
24 Feb 2025 XXXXXXXXXX / Self Transfer trasaction		₹ 1,000.00 →

- On clicking the pending approval, user will be redirected to the View Details page where all the payment information will be displayed. Approval history will also be displayed on this page so that user can check all the levels of approvals for that transaction.
- After verifying the details, user can either approve or reject the transaction. Both options will follow the same path.



The screenshot shows the 'View details' page for a transaction. It features a 'Payment information' section with the following details:

Counterparty name XXXXXXXXXX	Counterparty account 22XXXXXXXX53	
Initiator account 22XXXXXXXX59	Amount ₹ 1,000 (Rupees One Thousand only)	Currency INR
Exchange rate 0	Payment frequency One Time	Network type Within Bank

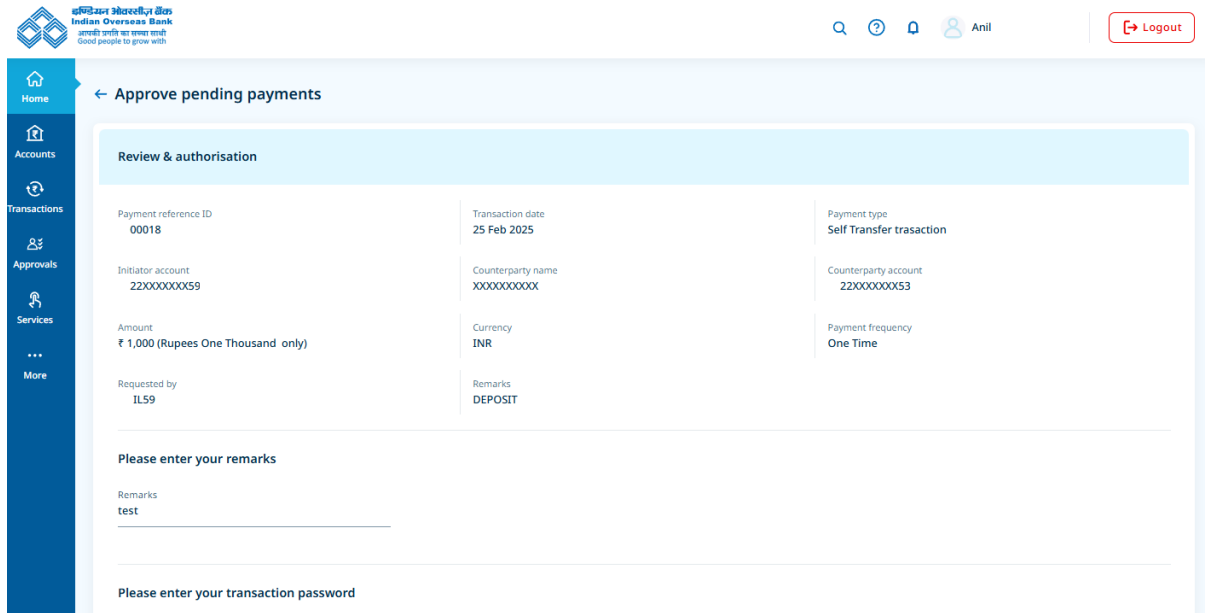
Remarks: DEPOSIT

History:

- 25 Feb 2025: 5332.ANIL - Initiated

At the bottom right, there are 'Reject' and 'Approve' buttons, with the 'Approve' button highlighted by a red box.

- On clicking "APPROVE" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

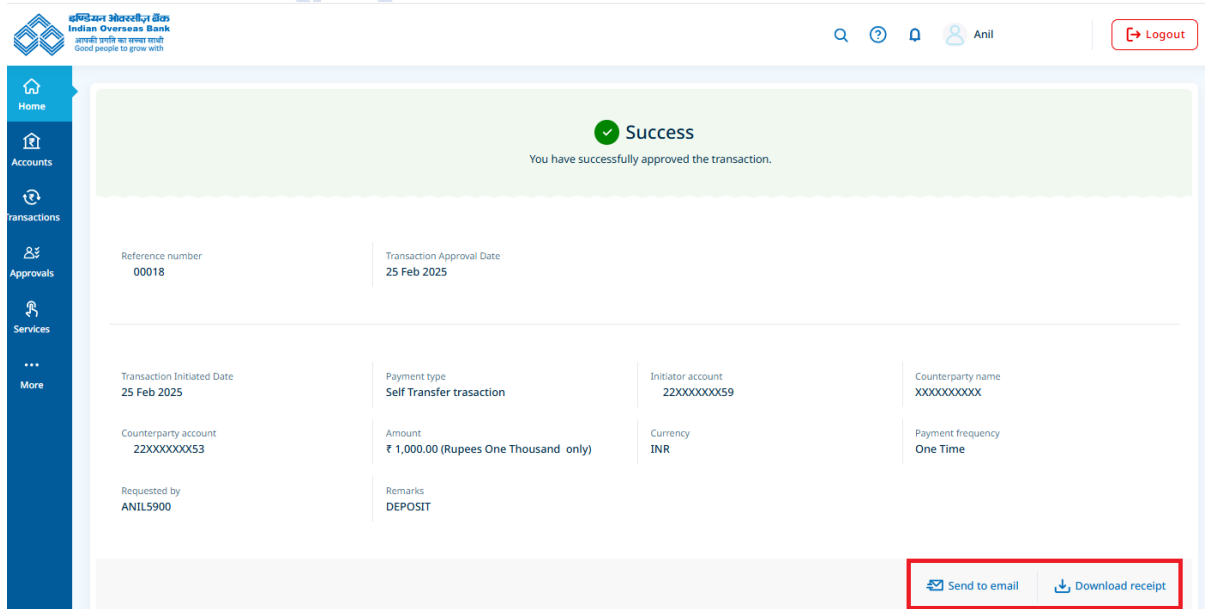


The screenshot shows the 'Approve pending payments' page. At the top, there is a navigation bar with the bank logo, search, help, notifications, and user profile (Anil) icons, along with a 'Logout' button. A left sidebar contains navigation options: Home, Accounts, Transactions, Approvals, Services, and More. The main content area is titled 'Review & authorisation' and contains a table with transaction details:

Payment reference ID 00018	Transaction date 25 Feb 2025	Payment type Self Transfer trasaction
Initiator account 22XXXXXXXX59	Counterparty name XXXXXXXXXX	Counterparty account 22XXXXXXXX53
Amount ₹ 1,000 (Rupees One Thousand only)	Currency INR	Payment frequency One Time
Requested by IL59	Remarks DEPOSIT	

Below the table, there is a section 'Please enter your remarks' with a text input field containing 'test'. At the bottom, there is a section 'Please enter your transaction password' with a text input field.

- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt in the local storage or send it to the registered mail id.



The screenshot shows the 'Success' page. At the top, there is a navigation bar with the bank logo, search, help, notifications, and user profile (Anil) icons, along with a 'Logout' button. A left sidebar contains navigation options: Home, Accounts, Transactions, Approvals, Services, and More. The main content area features a green success banner with a checkmark icon and the text 'Success' and 'You have successfully approved the transaction.' Below the banner, there is a table with transaction details:

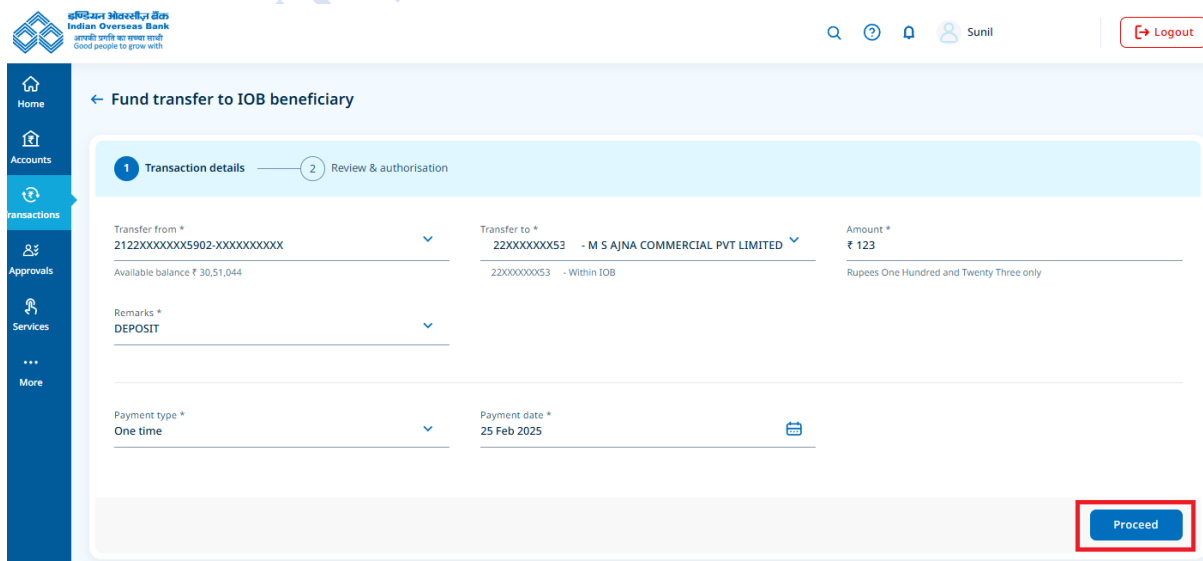
Reference number 00018	Transaction Approval Date 25 Feb 2025		
Transaction Initiated Date 25 Feb 2025	Payment type Self Transfer trasaction	Initiator account 22XXXXXXXX59	Counterparty name XXXXXXXXXX
Counterparty account 22XXXXXXXX53	Amount ₹ 1,000.00 (Rupees One Thousand only)	Currency INR	Payment frequency One Time
Requested by ANIL5900	Remarks DEPOSIT		

At the bottom right of the page, there are two buttons: 'Send to email' and 'Download receipt', both highlighted with a red border.

➤ **To Registered Beneficiary:**

User must select this option to transfer funds to registered beneficiaries.

- **Initiator:** Based on the Rule applicable, user will initiate the transaction.
- On clicking this option user will get a screen to select the registered beneficiary. User can filter the beneficiaries based on the the bank (IOB/Other bank) or the account number.
- After selecting the beneficiary user will be redirected to the transaction details page.
- **Transfer From:** User can change the auto selected debit account from the dropdown.
- **Transfer To:** user can change the selected beneficiary from the dropdown.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the other option from the dropdown.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily,weekly,monthly,quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*
- After entering all the details user must click 'PROCEED' button to go to review and authorization page.

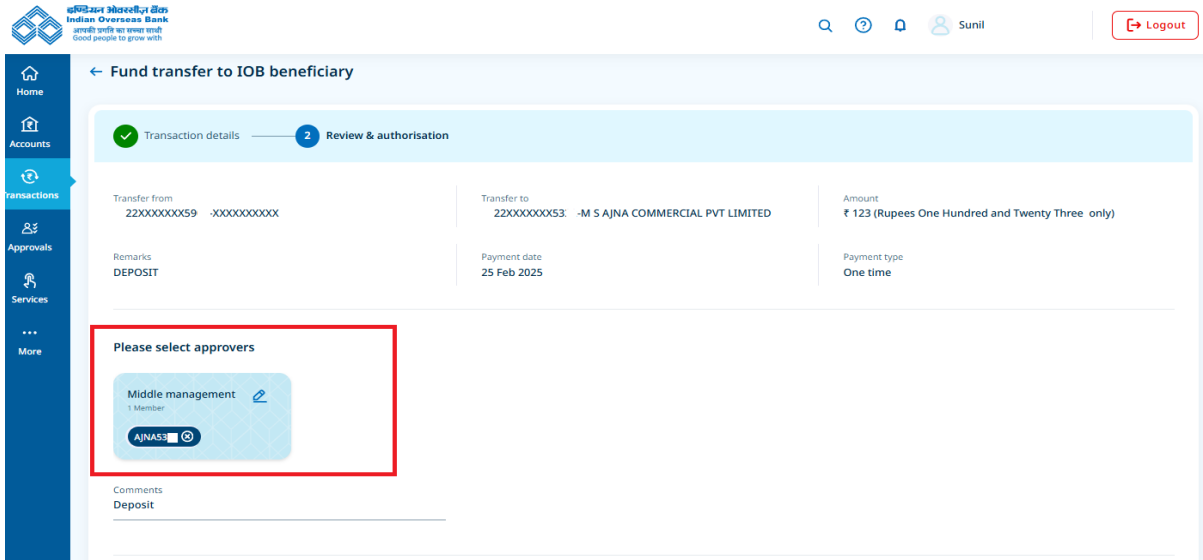


The screenshot shows the 'Fund transfer to IOB beneficiary' screen in the Indian Overseas Bank mobile app. The screen is divided into two main sections: 'Transaction details' and 'Review & authorisation'. The 'Transaction details' section includes the following information:

- Transfer from *:** 2122XXXXXXXX5902-XXXXXXXXXX
- Transfer to *:** 22XXXXXXXX53 - M S AJNA COMMERCIAL PVT LIMITED
- Amount *:** ₹ 123
- Available balance:** ₹ 30,51,044
- Remarks *:** DEPOSIT
- Payment type *:** One time
- Payment date *:** 25 Feb 2025

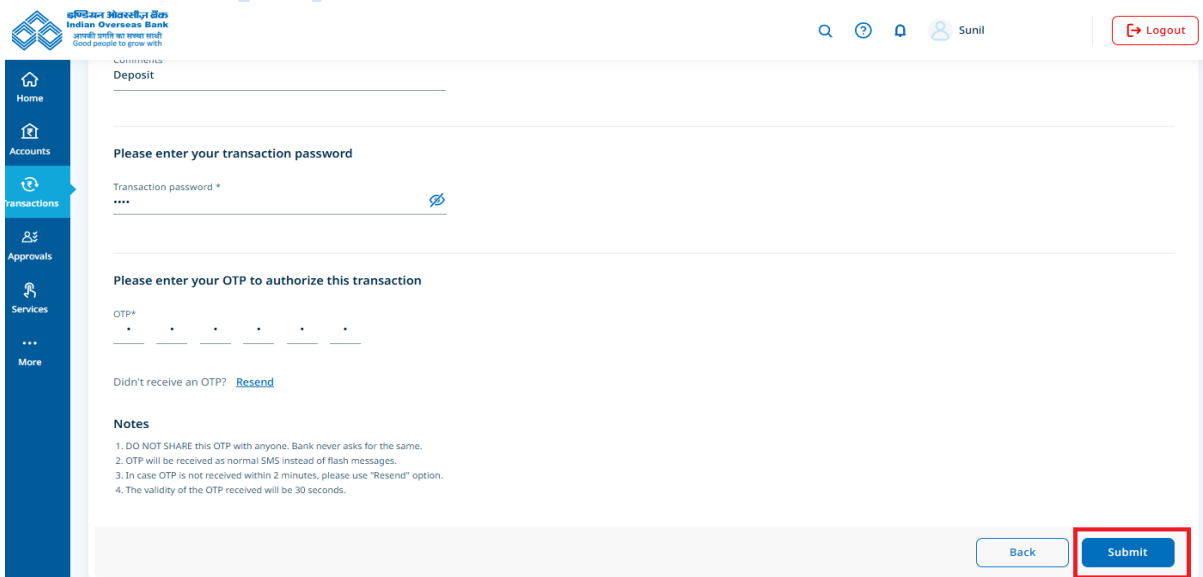
The 'Review & authorisation' section is currently empty. A red box highlights the 'Proceed' button at the bottom right of the screen.

- On clicking "PROCEED" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- In this page, initiator can select the approver, if approval of any particular corporate user is required for that transaction by clicking on the pencil icon available.
- If no approver is selected then the request will go to all the users of that corporate which are assigned to that approver role code.

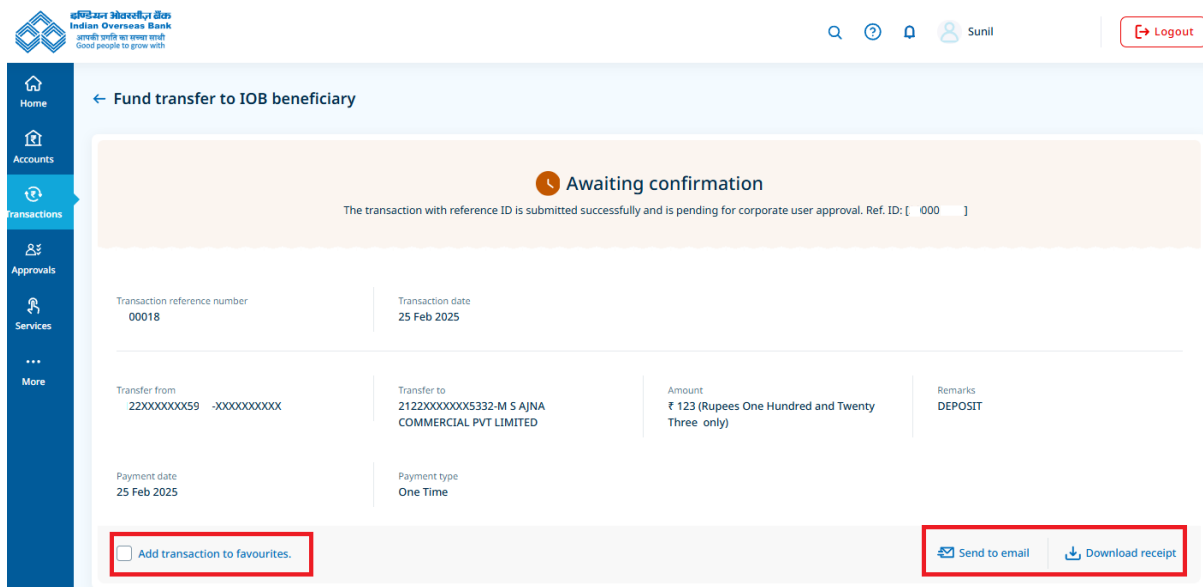


User can also go back to the previous transaction details page if any changes are to be made.

- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



- On Clicking 'SUBMIT' Transaction request will be sent for the approval. User can download the transaction receipt in the local storage or send it to the registered mail id.
- User can also add this transaction to favourite transactions list by clicking on the checkbox 'Add Beneficiary to favourite transactions'.



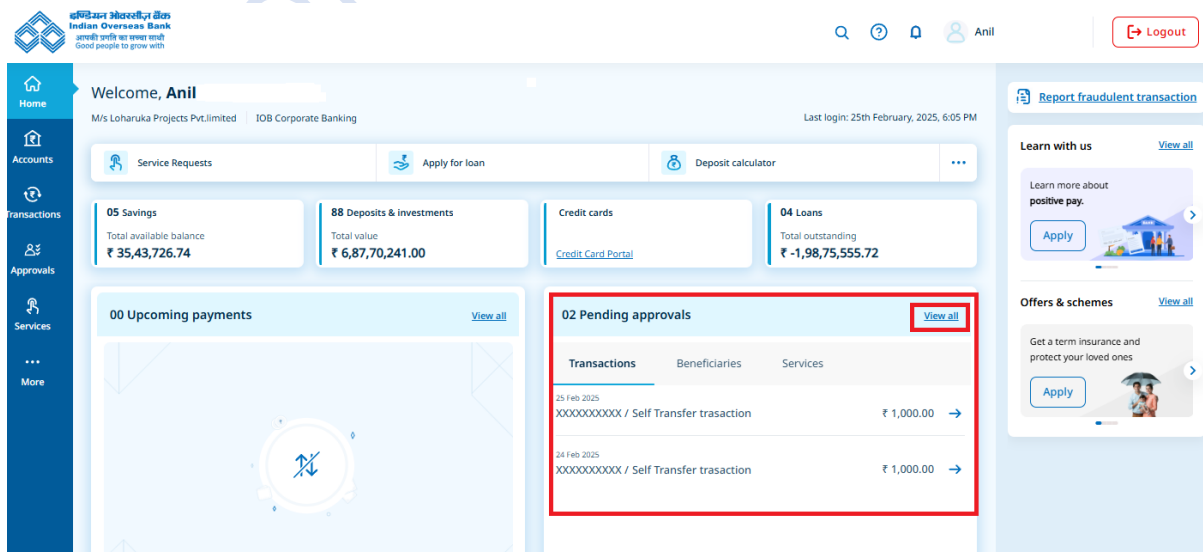
The screenshot shows the 'Fund transfer to IOB beneficiary' page. At the top, it says 'Awaiting confirmation' and 'The transaction with reference ID is submitted successfully and is pending for corporate user approval. Ref. ID: [000]'. Below this, transaction details are listed:

Transaction reference number 00018	Transaction date 25 Feb 2025		
Transfer from 22XXXXXXS9 -XXXXXX	Transfer to 2122XXXXXX5332-M S AJNA COMMERCIAL PVT LIMITED	Amount ₹ 123 (Rupees One Hundred and Twenty Three only)	Remarks DEPOSIT
Payment date 25 Feb 2025	Payment type One Time		

At the bottom, there are three buttons: 'Add transaction to favourites.' (highlighted with a red box), 'Send to email', and 'Download receipt'.

- **Approver:** Based on the Rule applicable and Role Code, user will Approve the transaction.

User can check the pending approvals in the widget available in dashboard. To check all pending approvals user can click on 'View All' button.

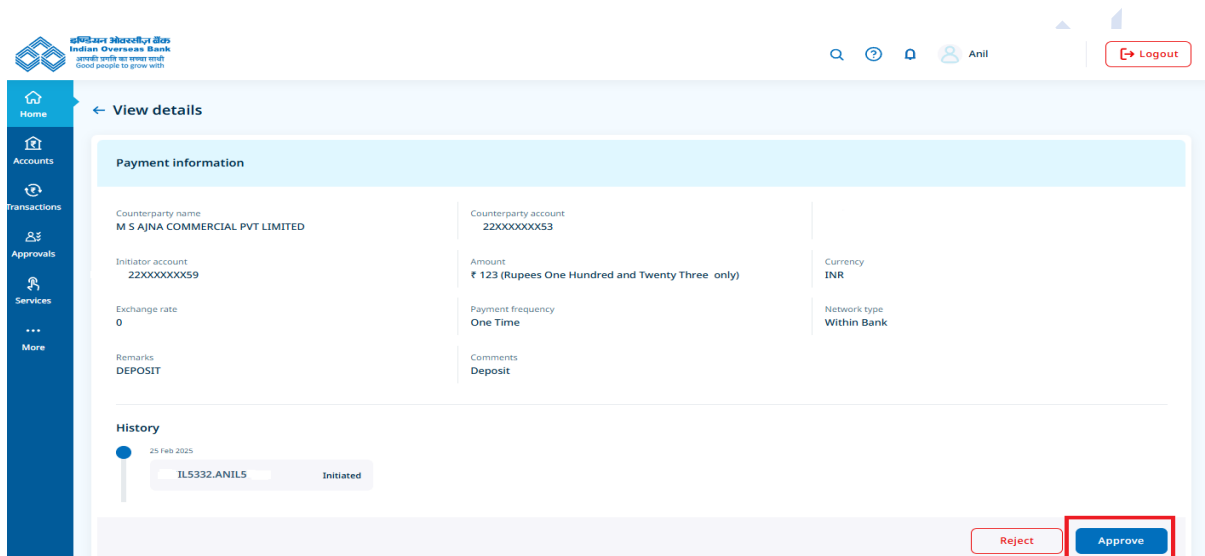


The screenshot shows the dashboard for user 'Anil'. It features a 'Welcome, Anil' message and a '02 Pending approvals' widget (highlighted with a red box). The widget has a 'View all' button (also highlighted with a red box) and a table of pending transactions:

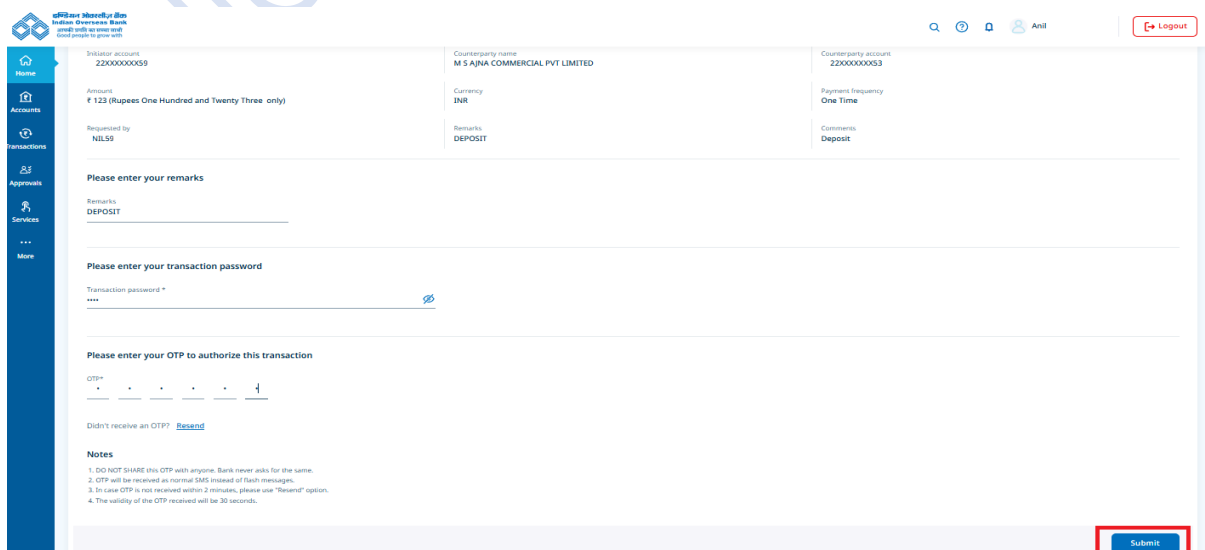
Transactions	Beneficiaries	Services
25 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →
24 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →

The dashboard also includes other widgets like '05 Savings' (Total available balance ₹ 35,43,726.74), '88 Deposits & investments' (Total value ₹ 6,87,70,241.00), '04 Loans' (Total outstanding ₹ -1,98,75,555.72), and '00 Upcoming payments'.

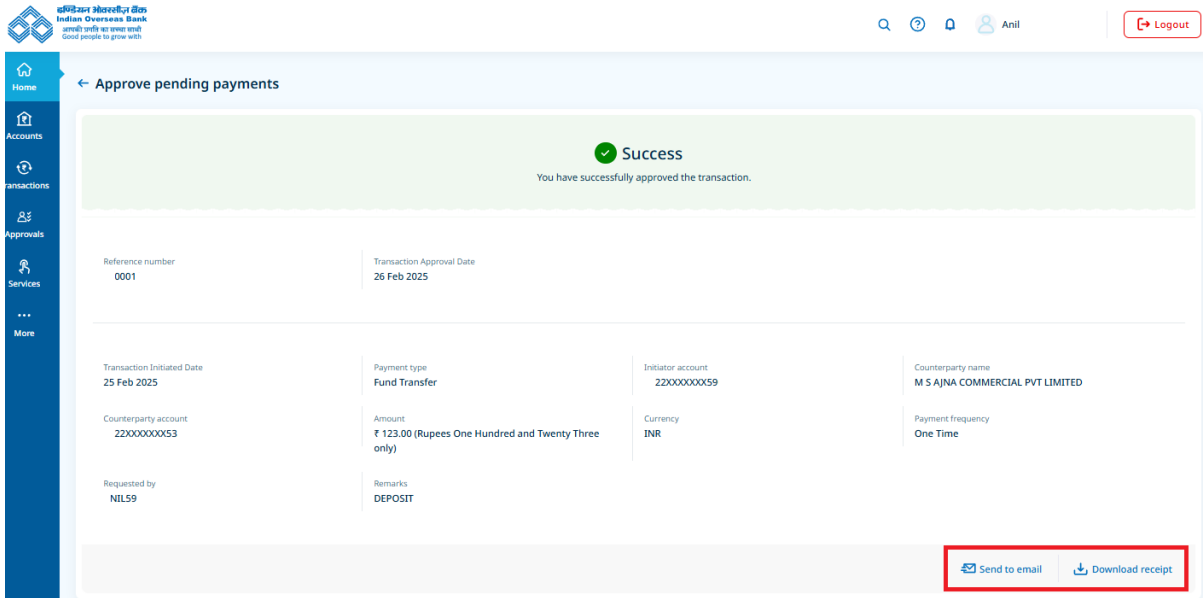
- On clicking the pending approval, user will be redirected to the View Details page where all the payment information will be displayed. Approval history will also be displayed on this page so that user can check all the levels of approvals for that transaction.
- After verifying the details, user can either approve or reject the transaction. Both options will follow the same path.



- On clicking "APPROVE" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



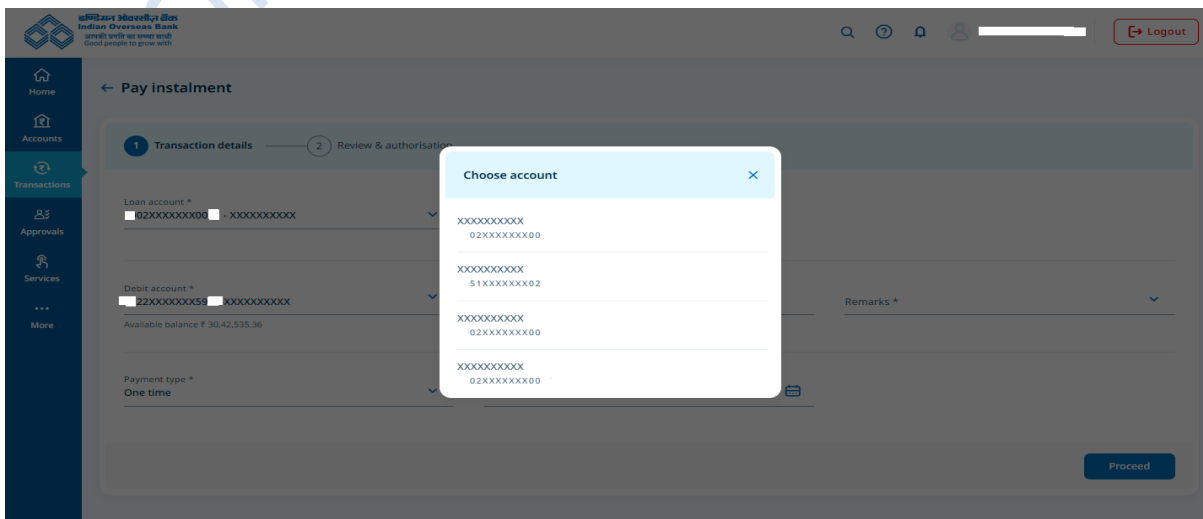
- On Clicking 'SUBMIT', success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt in the local storage or send it to the registered mail id.



> To Loan Account:

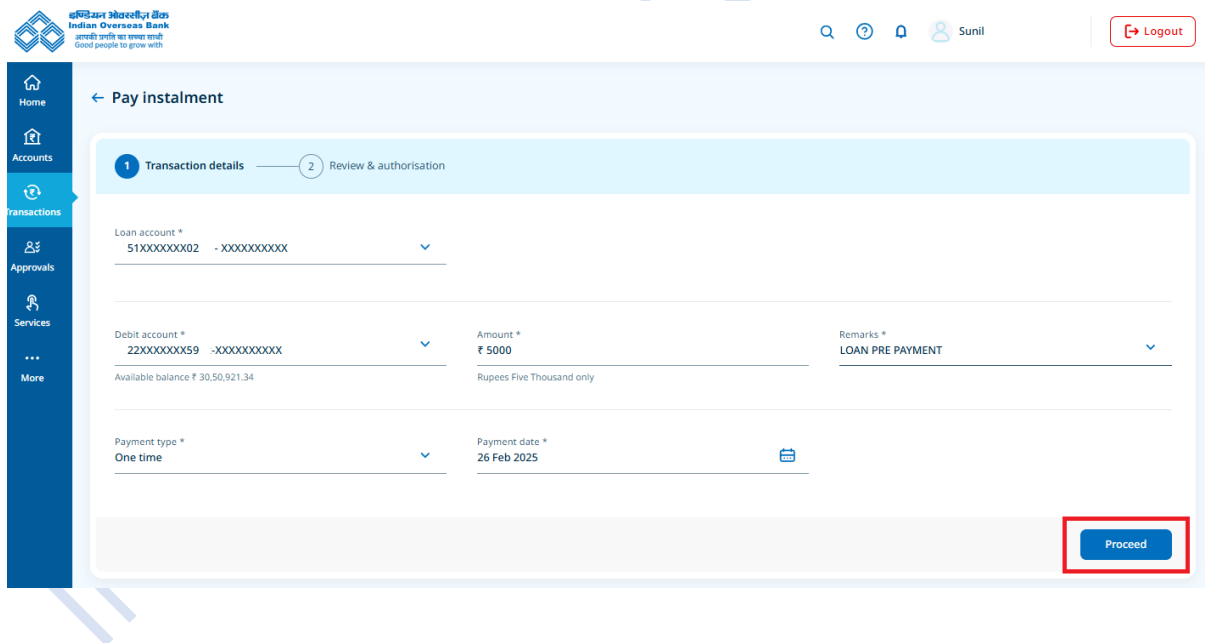
User must select this option to pay installments for Loan Accounts.

- Initiator:** Based on the Rule applicable, user will initiate the transaction.
- On clicking this option user will be redirected to transaction details page.
- User can select the Loan account from the dropdown for which the installment needs to be paid.



- After selecting the Loan Account, user must enter or select other required details.
- **Debit Account:** User can change the auto selected debit account from the dropdown.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the other option from the dropdown.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily, weekly, monthly, quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*

After entering all the details user must click 'PROCEED' button to go to review and authorization page.



The screenshot shows the 'Pay instalment' screen in the Indian Overseas Bank mobile app. The user is logged in as 'Sunil'. The screen displays the following details:

- Transaction details:** 1 Transaction details, 2 Review & authorisation
- Loan account *:** 51XXXXXXXX02 - XXXXXXXXXXXX
- Debit account *:** 22XXXXXXXX59 - XXXXXXXXXXXX
- Amount *:** ₹ 5000 (Rupees Five Thousand only)
- Remarks *:** LOAN PRE PAYMENT
- Payment type *:** One time
- Payment date *:** 26 Feb 2025
- Available balance:** ₹ 30,50,921.34

A red box highlights the 'Proceed' button at the bottom right of the form.

- On clicking "PROCEED" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- In this page, initiator can select the approver, if approval of any particular corporate user is required for that transaction by clicking on the pencil icon available.
- If no approver is selected then the request will go to all the users of that corporate which are assigned to that approver role code.

← Pay instalment

Transaction details — 2 Review & authorisation

Loan account 02XXXXXXXX00	Loan account holder name XXXXXXXXXX	Debit account 22XXXXXXXX59 -XXXXXXXXXX
Amount ₹ 5,000 (Rupees Five Thousand only)	Remarks HOME LOAN PAYMENT	Payment type One time
Payment date 07 Mar 2025		

Please select approvers

Top management
1 Member

AJNAS332

Comments

- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

Comments
LOAN PAYMENT

Please enter your transaction password

Transaction password *
.....

Please enter your OTP to authorize this transaction

OTP*
.

Didn't receive an OTP? [Resend](#)

Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

Back

Submit

- On Clicking 'SUBMIT' Transaction request will be sent for the approval. User can download the transaction receipt in the local storage or send it to the registered mail id.
- User can also add this transaction to favourite transactions list by clicking on the checkbox 'Add Beneficiary to favourite transactions'.

← Pay Instalment

Awaiting confirmation

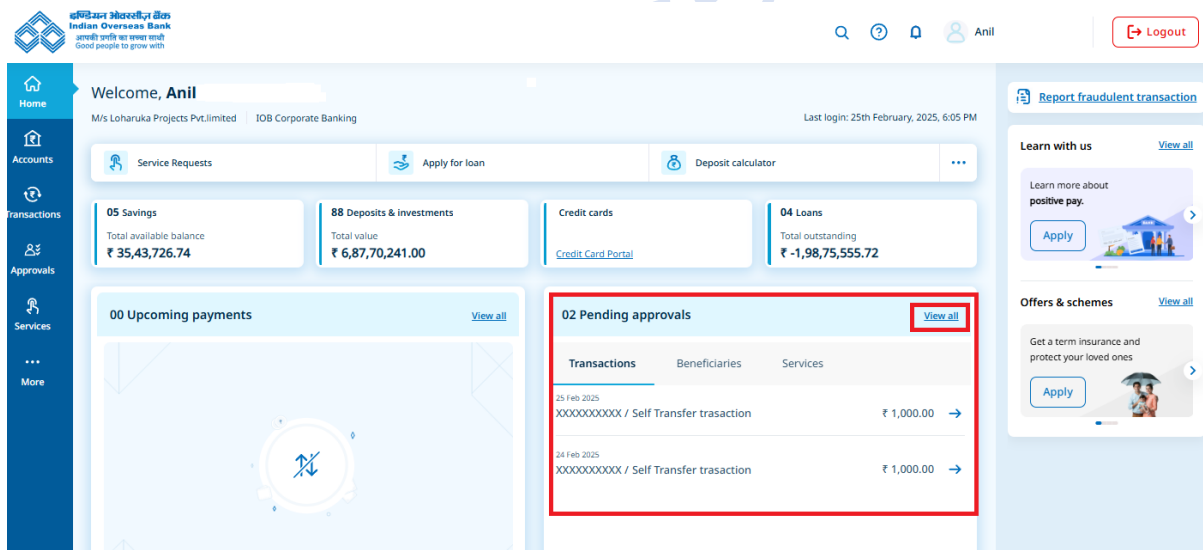
The transaction with reference ID is submitted successfully and is pending for corporate user approval. Ref. ID: [2000018]

Transaction reference number 2000018	Transaction date 26 Feb 2025		
Loan account 051XXXXXXXX02	Loan account holder name XXXXXXXXXX	Debit account 22XXXXXXXX59 - XXXXXXXXXXXX	Amount ₹ 5,000 (Rupees Five Thousand only)
Remarks LOAN PRE PAYMENT	Payment type One Time	Payment date 26 Feb 2025	

[Send to email](#) [Download receipt](#)

- **Approver:** Based on the Rule applicable and Role Code, user will Approve the transaction.

User can check the pending approvals in the widget available in dashboard. To check all pending approvals user can click on 'View All' button.



Dashboard for Anil, M/s Loharuka Projects Pvt.limited, IOB Corporate Banking. Last login: 25th February, 2025, 6:05 PM.

Service Requests | Apply for loan | Deposit calculator

05 Savings: Total available balance ₹ 35,43,726.74

88 Deposits & investments: Total value ₹ 6,87,70,241.00

04 Loans: Total outstanding ₹ -1,98,75,555.72

00 Upcoming payments [View all](#)

02 Pending approvals [View all](#)

Transactions	Beneficiaries	Services
25 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →
26 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →

Report fraudulent transaction

Learn with us [View all](#)

Offers & schemes [View all](#)

- On clicking the pending approval, user will be redirected to the View Details page where all the payment information will be displayed. Approval history will also be displayed on this page so that user can check all the levels of approvals for that transaction.
- After verifying the details, user can either approve or reject the transaction. Both options will follow the same path.

← View details

Payment information

Counterparty name XXXXXXXXXX	Counterparty account 51XXXXXXXXX0234	
Initiator account 22XXXXXXXX59	Amount ₹ 5,000 (Rupees Five Thousand only)	Currency INR
Exchange rate 0	Payment frequency One Time	Network type Within Bank

Remarks
LOAN PRE PAYMENT


History

26 Feb 2025

IL5332.ANIL59
Initiated

Reject
Approve

- On clicking “APPROVE” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



🔍 ⓘ 🔔 👤 Anil 🔒 Logout

Initiator account 22XXXXXXXX59	Counterparty name XXXXXXXXXX	Counterparty account 51XXXXXXXX02
Amount ₹ 5,000 (Rupees Five Thousand only)	Currency INR	Payment frequency One Time
Requested by NIL59	Remarks LOAN PRE PAYMENT	

Please enter your remarks

Remarks
Instalment

Please enter your transaction password

Transaction password *

Please enter your OTP to authorize this transaction

OTP*

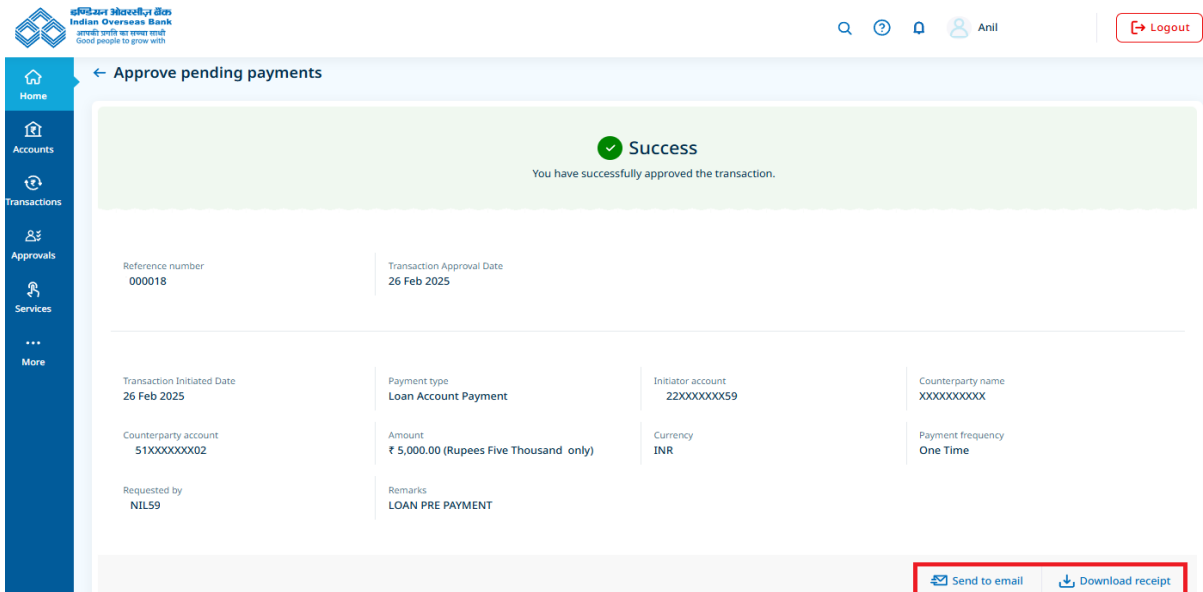
Didn't receive an OTP? [Resend \(00:08\)](#)

Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

Submit

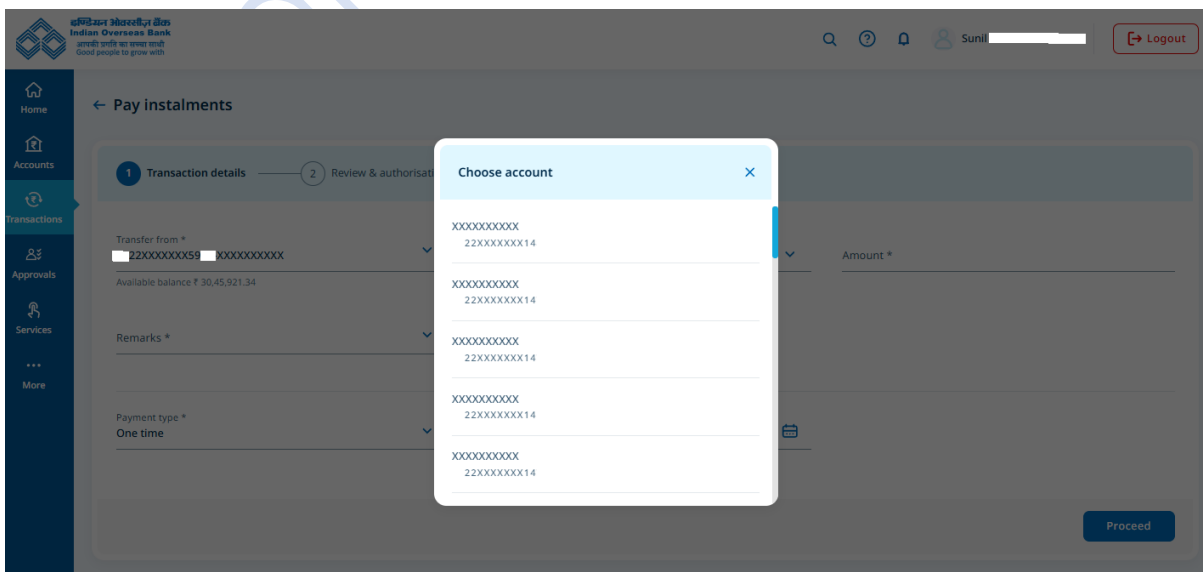
- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt in the local storage or send it to the registered mail id.



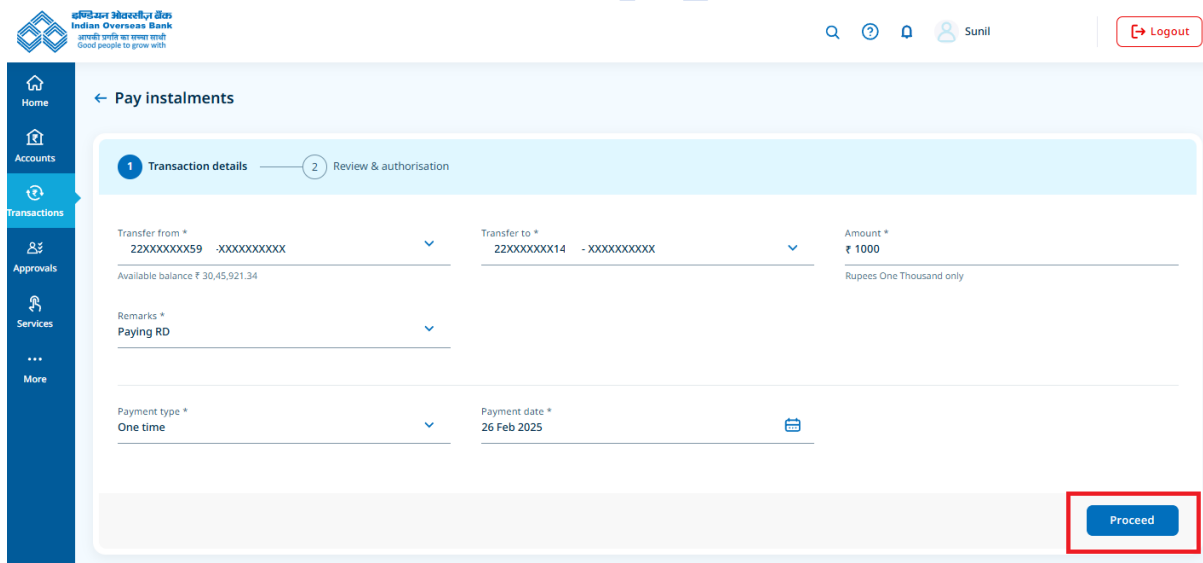
➤ **To Recurring Deposit:**

User must select this option to transfer funds to recurring deposit accounts.

- **Initiator:** Based on the Rule applicable, user will initiate the transaction.
- On clicking this option user will be redirected to transaction details page.
- User can select the Deposit account from the dropdown for which the installment needs to be paid.



- **Transfer From:** User can change the auto selected debit account from the dropdown.
 - **Transfer To:** user can change the selected deposit account from the dropdown.
 - **Amount:** User must enter the transaction amount.
 - **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the other option from the dropdown.
 - **Payment Type:** User can select either one time or recurring payment option from the dropdown.
 - **Payment Date:** user can schedule a future dated transaction by selecting the future date.
 - **Frequency:** user can select the frequency for the recurring payment from the available options- daily, weekly, monthly, quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
 - **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*
- After entering all the details user must click 'PROCEED' button to go to review and authorization page.



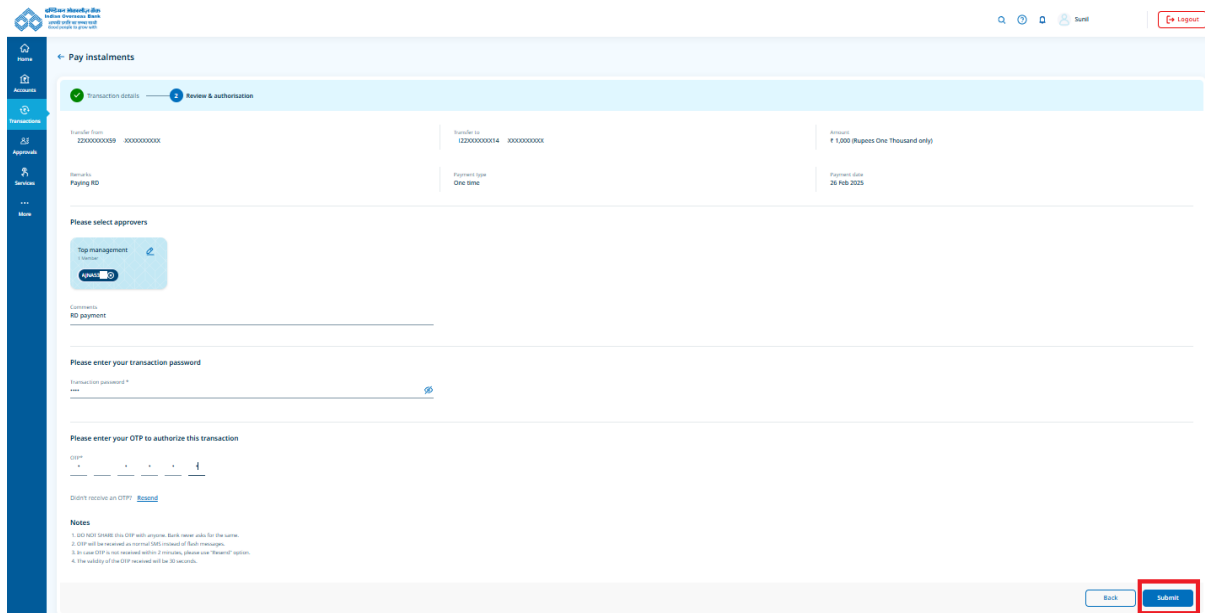
The screenshot shows the 'Pay instalments' screen in the Indian Overseas Bank Net Banking application. The interface includes a navigation menu on the left with options like Home, Accounts, Transactions, Approvals, Services, and More. The main content area shows a progress bar with two steps: '1 Transaction details' and '2 Review & authorisation'. The transaction details are as follows:

Transfer from * 22XXXXXXXX59 -XXXXXXXXXX Available balance ₹ 30,45,921.34	Transfer to * 22XXXXXXXX14 -XXXXXXXXXX	Amount * ₹ 1000 Rupees One Thousand only
Remarks * Paying RD		
Payment type * One time	Payment date * 26 Feb 2025	

A red box highlights the 'Proceed' button at the bottom right of the form.

- On clicking "PROCEED" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- In this page, initiator can select the approver, if approval of any particular corporate user is required for that transaction by clicking on the pencil icon available.
- If no approver is selected then the request will go to all the users of that corporate which are assigned to that approver role code.

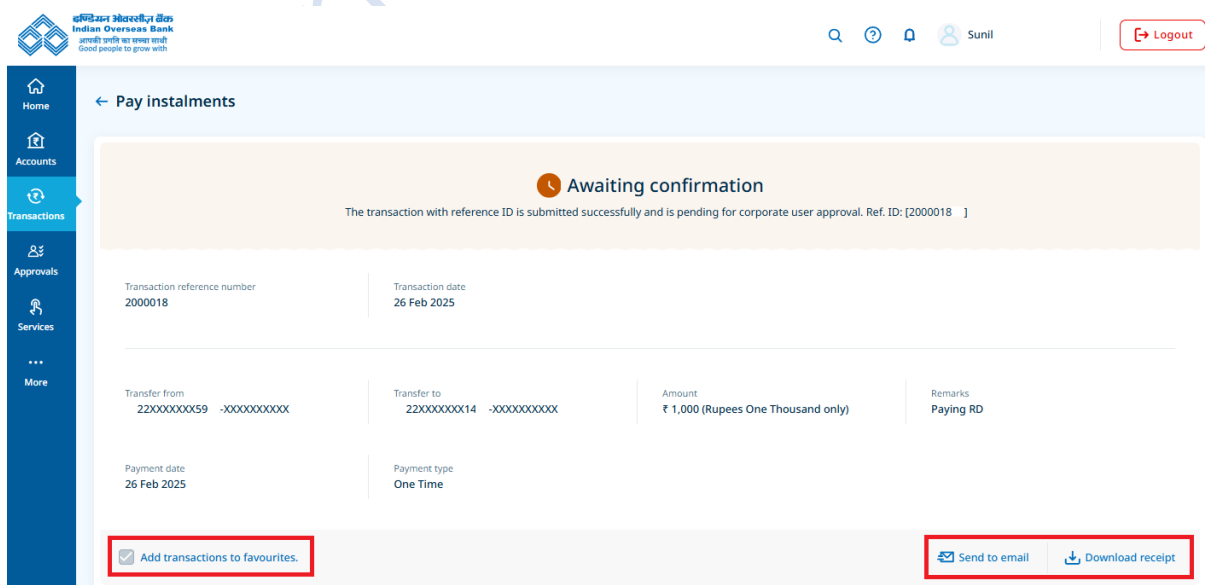
- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



The screenshot shows the 'Pay instalments' page with the following details:

- Transaction details:** Transaction reference number: 22XXXXXX059 - XXXXXXXXXX; Amount: ₹ 1,000 (Rupees One Thousand only); Remarks: Paying RD; Payment type: One time; Payment date: 26 Feb 2025.
- Review & authorization:** A section for 'Please select approvers' with a 'Top management' button and a 'Approve' button.
- Security:** Fields for 'Please enter your transaction password' and 'Please enter your OTP to authorize this transaction'.
- Navigation:** 'Back' and 'Submit' buttons at the bottom right, with 'Submit' highlighted in red.

- On Clicking 'SUBMIT' Transaction request will be sent for the approval. User can download the transaction receipt in the local storage or send it to the registered mail id.
- User can also add this transaction to favourite transactions list by clicking on the checkbox 'Add Beneficiary to favourite transactions'.

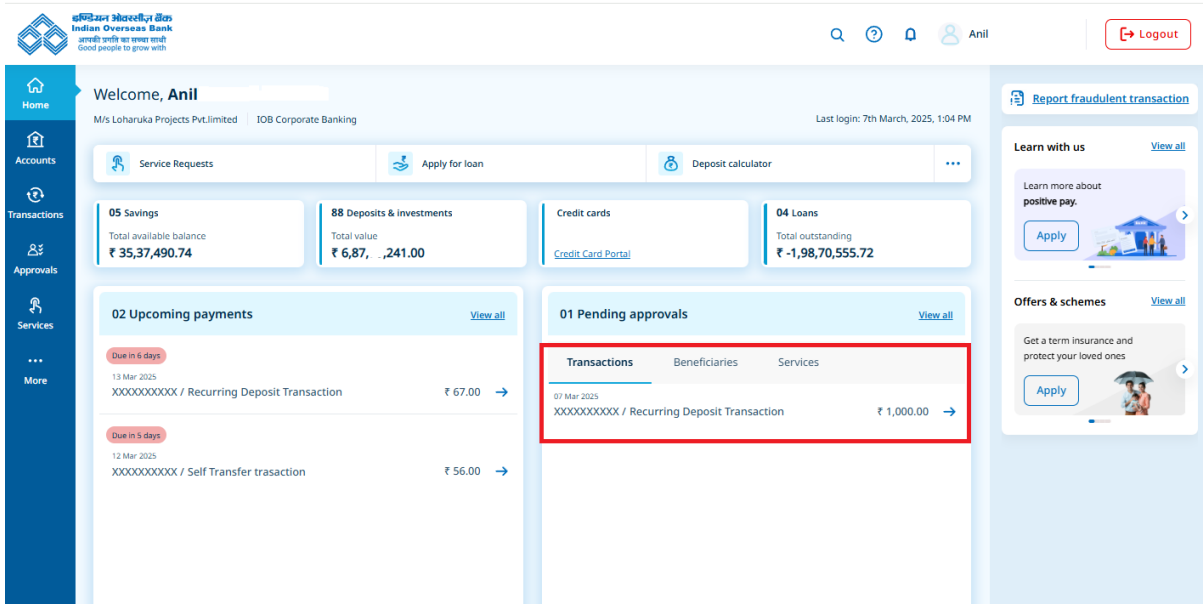


The screenshot shows the 'Awaiting confirmation' page with the following details:

- Confirmation:** 'Awaiting confirmation' with a message: 'The transaction with reference ID is submitted successfully and is pending for corporate user approval. Ref. ID: [2000018]'.
- Transaction Details:** Transaction reference number: 2000018; Transaction date: 26 Feb 2025; Transfer from: 22XXXXXX059 - XXXXXXXXXX; Transfer to: 22XXXXXX014 - XXXXXXXXXX; Amount: ₹ 1,000 (Rupees One Thousand only); Remarks: Paying RD; Payment date: 26 Feb 2025; Payment type: One Time.
- Actions:** A checkbox 'Add transactions to favourites.' (highlighted in red), a 'Send to email' button, and a 'Download receipt' button (both highlighted in red).

- **Approver:** Based on the Rule applicable and Role Code, user will Approve the transaction.

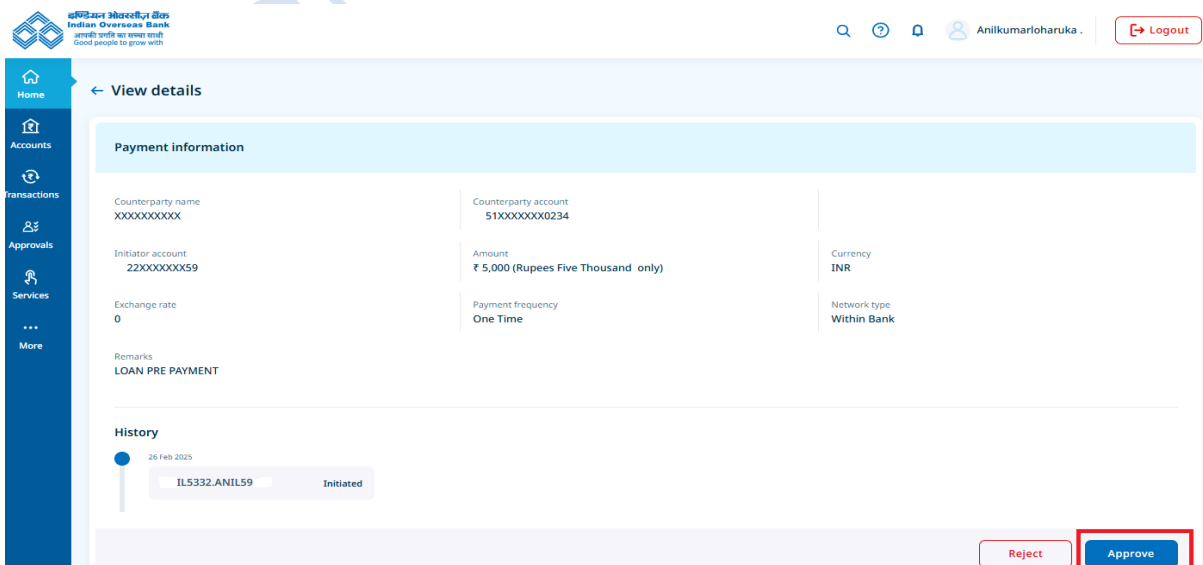
User can check the pending approvals in the widget available in dashboard. To check all pending approvals user can click on 'View All' button.



The screenshot shows the user's dashboard for Anil. The '01 Pending approvals' widget is highlighted with a red box. It contains a table with the following data:

Transaction	Amount	Action
07 Mar 2025 XXXXXXXXXX / Recurring Deposit Transaction	₹ 1,000.00	→

- On clicking the pending approval, user will be redirected to the View Details page where all the payment information will be displayed. Approval history will also be displayed on this page so that user can check all the levels of approvals for that transaction.
- After verifying the details, user can either approve or reject the transaction. Both options will follow the same path.



The screenshot shows the 'View details' page for a transaction. The 'Payment information' section contains the following details:

Counterparty name XXXXXXXXXX	Counterparty account 51XXXXXXXX0234	Currency INR
Initiator account 22XXXXXXXX59	Amount ₹ 5,000 (Rupees Five Thousand only)	Payment frequency One Time
Exchange rate 0	Network type Within Bank	

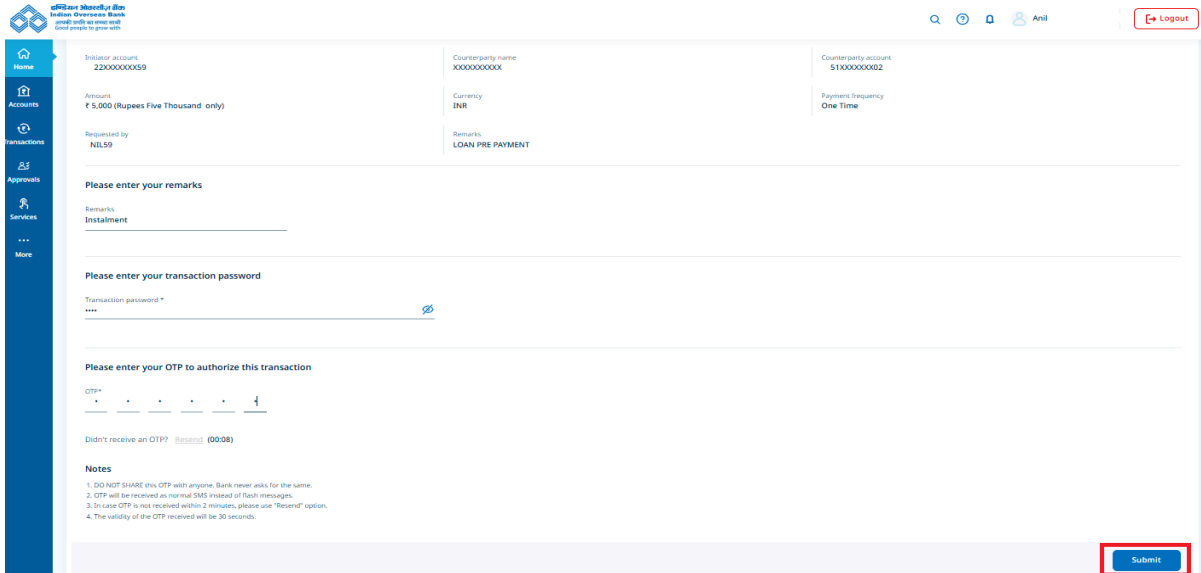
Remarks: LOAN PRE PAYMENT

History:

Date	Transaction ID	Status
26 Feb 2025	IL5332.ANIL59	Initiated

At the bottom right, there are two buttons: 'Reject' and 'Approve'.

- On clicking "APPROVE" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



Initiator account
22XXXXXXX59

Counterparty name
XXXXXXXXXX

Counterparty account
51XXXXXXXX02

Amount
₹ 5,000 (Rupees Five Thousand only)

Currency
INR

Payment frequency
One Time

Requested by
NIL59

Remarks
LOAN PRE PAYMENT

Please enter your remarks

Remarks
Instalment

Please enter your transaction password

Transaction password *

•••••

Please enter your OTP to authorize this transaction

OTP*

• • • • •

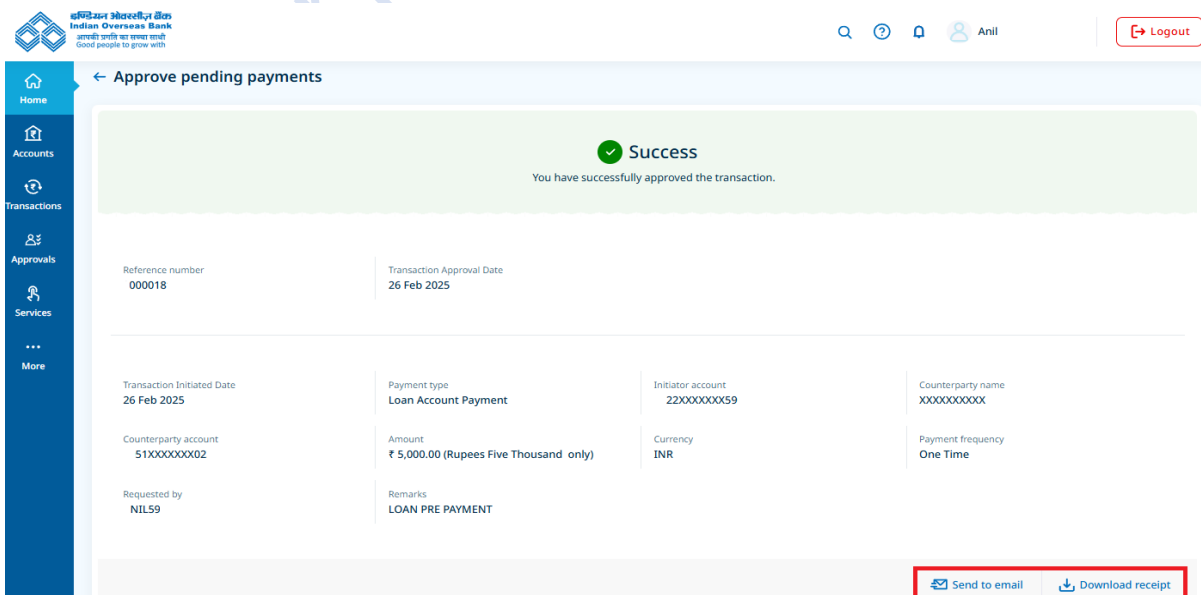
Didn't receive an OTP? [Resend \(00:08\)](#)

Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

Submit

- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt in the local storage or send it to the registered mail id.



Success
 You have successfully approved the transaction.

Reference number
000018

Transaction Approval Date
26 Feb 2025

Transaction Initiated Date
26 Feb 2025

Payment type
Loan Account Payment

Initiator account
22XXXXXXX59

Counterparty name
XXXXXXXXXX

Counterparty account
51XXXXXXXX02

Amount
₹ 5,000.00 (Rupees Five Thousand only)

Currency
INR

Payment frequency
One Time

Requested by
NIL59

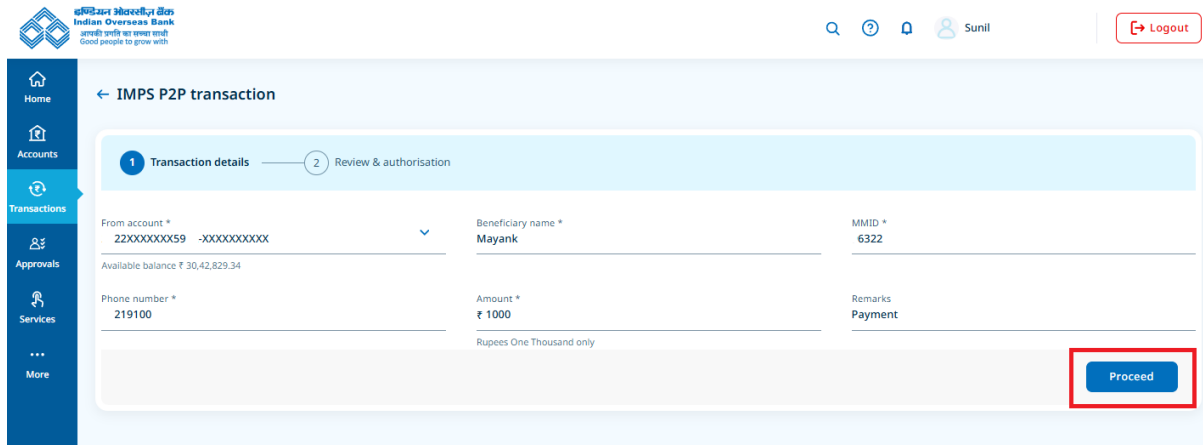
Remarks
LOAN PRE PAYMENT

[Send to email](#) [Download receipt](#)

➤ **IMPS P2P transaction:**

User must select this option to do immediate inter bank funds transfer upto 5 lakh.

- **Initiator:** Based on the Rule applicable, user will initiate the transaction.
- On clicking this option user will be redirected to transaction details page.



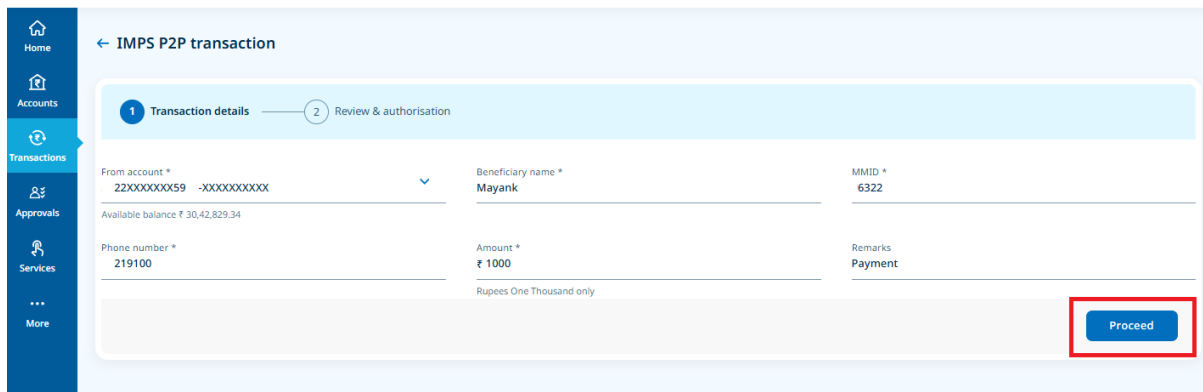
← IMPS P2P transaction

1 Transaction details — 2 Review & authorisation

From account *	Beneficiary name *	MMID *
22XXXXXXX59 -XXXXXXX	Mayank	6322
Available balance ₹ 30,42,829.34		
Phone number *	Amount *	Remarks
219100	₹ 1000	Payment
	Rupees One Thousand only	

Proceed

- **From Account:** User can change the auto selected debit account from the dropdown.
 - **Beneficiary Name:** user must enter the name of the beneficiary.
 - **MMID:** This is a 7 digit code used as a unique identifier. User must enter the MMID of the beneficiary.
 - **Phone Number:** User must enter the Phone number of the beneficiary attached to that MMID
 - **Amount:** User must enter the transaction amount.
 - **Remarks:** User must enter the remarks for the payment.
- After entering all the details user must click 'PROCEED' button to go to review and authorization page.



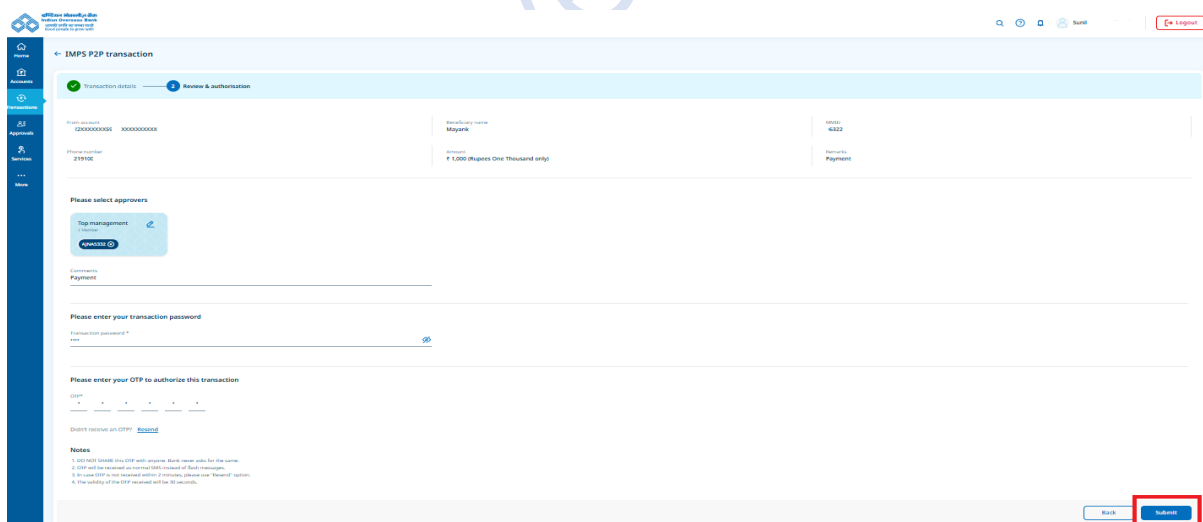
← IMPS P2P transaction

1 Transaction details — 2 Review & authorisation

From account *	Beneficiary name *	MMID *
22XXXXXXXX59 -XXXXXXXXXX	Mayank	6322
Available balance ₹ 30,42,829.34		
Phone number *	Amount *	Remarks
219100	₹ 1000	Payment
	Rupees One Thousand only	

Proceed

- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- In this page, initiator can select the approver, if approval of any particular corporate user is required for that transaction by clicking on the pencil icon available.
- If no approver is selected then the request will go to all the users of that corporate which are assigned to that approver role code.
- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



← IMPS P2P transaction

Transaction details — 2 Review & authorization

From account *	Beneficiary name *	MMID *
22XXXXXXXX59 -XXXXXXXXXX	Mayank	6322
Phone number *	Amount *	Remarks
219100	₹ 1,000 (Rupees One Thousand only)	Payment

Please select approvers

Tap management
Select

Comments
Payment

Please enter your transaction password

Transaction password *

Please enter your OTP to authorize this transaction

OTP *

Didn't receive an OTP? [Resend](#)

Notes

1. IMPS P2P transfer this OTP with amount. Both never ends for the same.
2. OTP will be received on registered MO/registered email message.
3. If you use IMPS to send amount within 2 minutes, please use "Transfer" option.
4. The validity of this OTP received within 30 seconds.

Back **Submit**

- On Clicking 'SUBMIT' Transaction request will be sent for the approval. User can download the transaction receipt in the local storage or send it to the registered mail id.

← IMPS P2P transaction

Awaiting confirmation

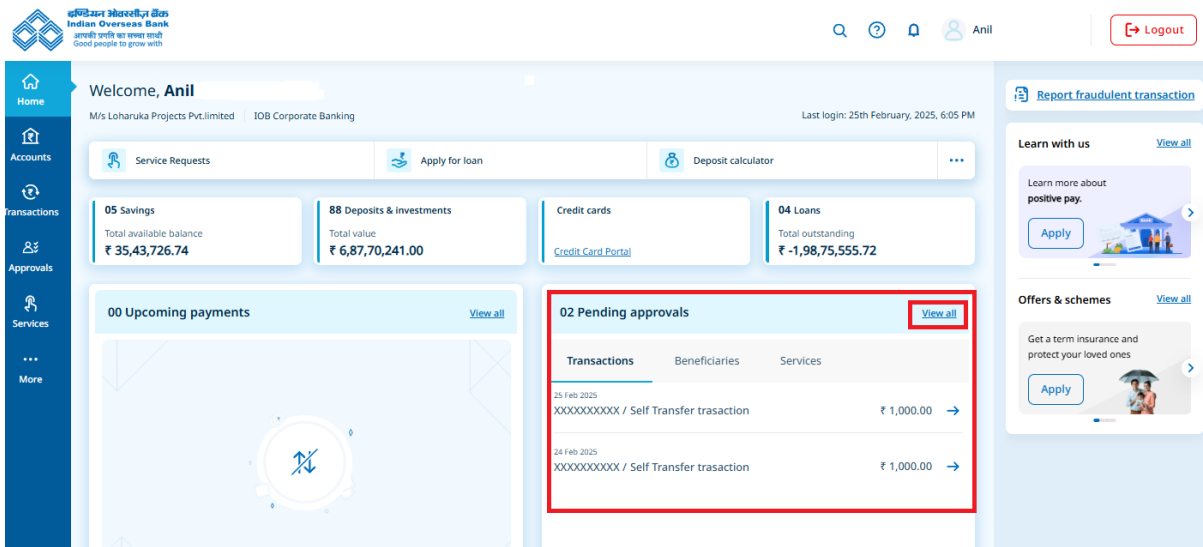
The transaction with reference ID is submitted successfully and is pending for corporate user approval. Ref. ID: [100019]

Transaction reference number 00019	Transaction date 27 Feb 2025	
From account 2122XXXXXXXX5902-XXXXXXXXXX	Beneficiary name Mayank	MMID 6322
Phone number 219100	Amount ₹ 1,000 (Rupees One Thousand only)	Remarks Payment

Send to email Download receipt

- **Approver:** Based on the Rule applicable and Role Code, user will Approve the transaction.

User can check the pending approvals in the widget available in dashboard. To check all pending approvals user can click on 'View All' button.



Welcome, Anil

M/s Loharuka Projects Pvt.limited IOB Corporate Banking Last login: 25th February, 2025, 6:05 PM

Service Requests Apply for loan Deposit calculator

05 Savings

Total available balance
₹ 35,43,726.74

88 Deposits & Investments

Total value
₹ 6,87,70,241.00

Credit cards

Credit Card Portal

04 Loans

Total outstanding
₹ -1,98,75,555.72

00 Upcoming payments [View all](#)

02 Pending approvals [View all](#)

Transactions	Beneficiaries	Services
25 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →
24 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →

- On clicking the pending approval, user will be redirected to the View Details page where all the payment information will be displayed. Approval history will also be displayed on this page so that user can check all the levels of approvals for that transaction.
- After verifying the details, user can either approve or reject the transaction. Both options will follow the same path.

← View details

Payment information

Counterparty name Mayank	Counterparty account 6322	
Initiator account 22XXXXXXX59	Amount ₹ 100 (Rupees One Hundred only)	Currency INR
Exchange rate 0	Payment frequency One Time	Network type IMPS
Remarks test	Comments -	

History

05 Mar 2025

IL5332.ANIL59 Initiated

Reject
Approve

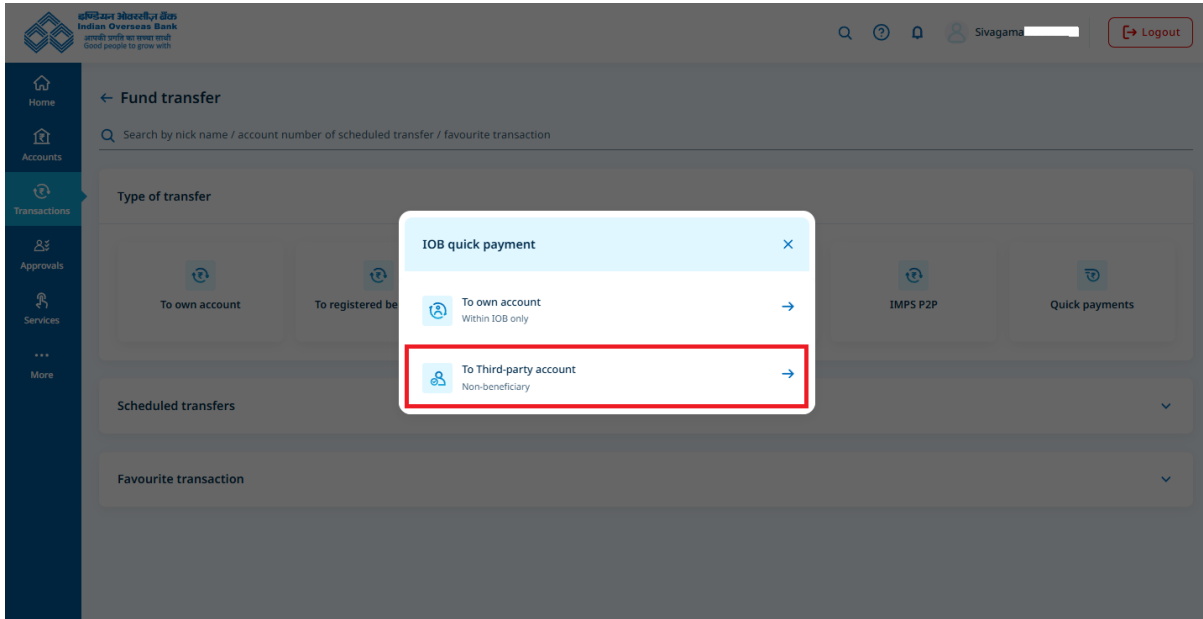
- On clicking "APPROVE" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

➤ **Quick Payment:**

User must select this option to do quick funds transfer to Unregistered beneficiaries.

- **Initiator:** Based on the Rule applicable, user will initiate the transaction.

On clicking this option user will be displayed two options (To own account / To third party account)



- On clicking 'To Third Party Account' user will be redirected to the transaction details page. User must enter the below details for transferring funds to IOB account :
 - **Transfer From:** User can change the auto selected debit account from the dropdown.
 - **Transfer To:** user must enter the payee account number.
 - **Account Holder Name:** User must enter the name of the payee account holder
 - **Amount:** User must enter the transaction amount.
 - **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the other option from the dropdown.
 - **Payment Method:** User can choose one of the three options:
 - **IOB :** user must choose this option for payee with IOB account.
 - **IMPS:** user must choose this option for instant funds transfer upto 5 lakh.
 - **NEFT:** user must choose this option for funds transfer.
 - **Save as Beneficiary:** User can choose this option to save the payee as beneficiary for transferring funds more than 10,000 rupees.

After entering all the details user must click 'PROCEED' button to go to review and authorization page.

← Quick payment to unregistered beneficiary

1 Transaction details — 2 Review & authorisation

Transfer from * 76XXXXXXXX13 -XXXXXXXX	Transfer to * 25020000025	A/c holder's name * ANI
Available balance ₹ 2,36,905.64		
Amount (Max. amount ₹10,000) * ₹ 1000	Remarks * DEPOSIT	
Rupees One Thousand only		

Payment method *

IOB
 Quick transfers to within bank accounts. Available 24*7 365 days.

IMPS
 Maximum 5 lakh, available 24*7 365 days

NEFT
 Any amount, regular transfer, available 24*7 365 days

Save as beneficiary for future transactions

Proceed

- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- In this page, initiator can select the approver, if approval of any particular corporate user is required for that transaction by clicking on the pencil icon available.
- If no approver is selected then the request will go to all the users of that corporate which are assigned to that approver role code.

← Quick payment to unregistered beneficiary

1 Transaction details — 2 Review & authorisation

Transfer from 76XXXXXXXX13 -XXXXXXXX	Transfer to 25020000025 - ANI	Amount ₹ 1,000 (Rupees One Thousand only)
Remarks DEPOSIT	Payment method IOB	

Please select approvers

Mobile management

Comments

Please enter your transaction password

Transaction password *

Please enter your OTP to authorize this transaction

OTP

Click to receive an OTP: [Request](#)

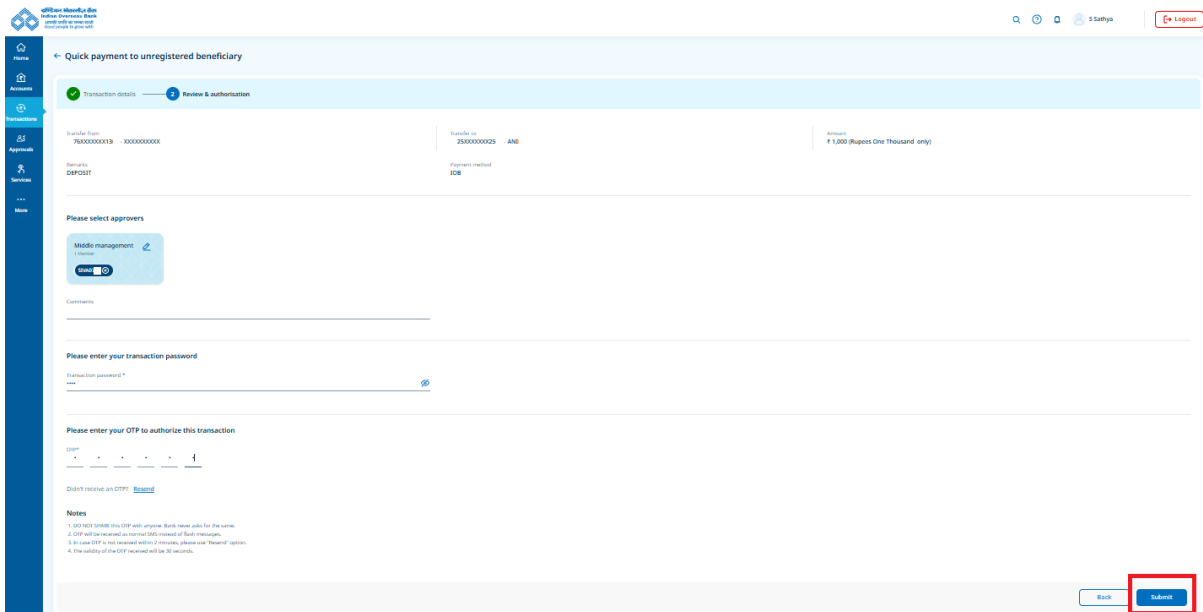
Notes

1. IOB NEFT/IMPS/RTGS/RTGS with approval Bank have able for the same.
 2. OTP will be received as normal SMS instead of Bank messages.
 3. In case OTP is not received within 2 minutes please use "Request" option.
 4. The validity of the OTP received will be 30 seconds.

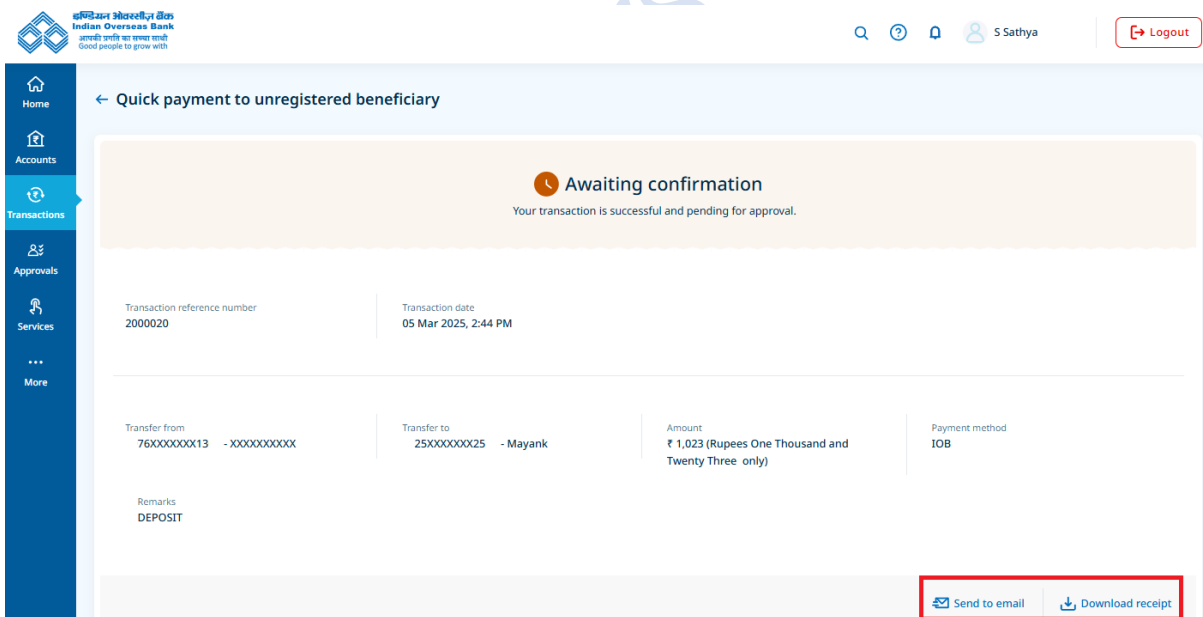
[Back](#) **Submit**

User can also go back to the previous transaction details page if any changes are to be made.

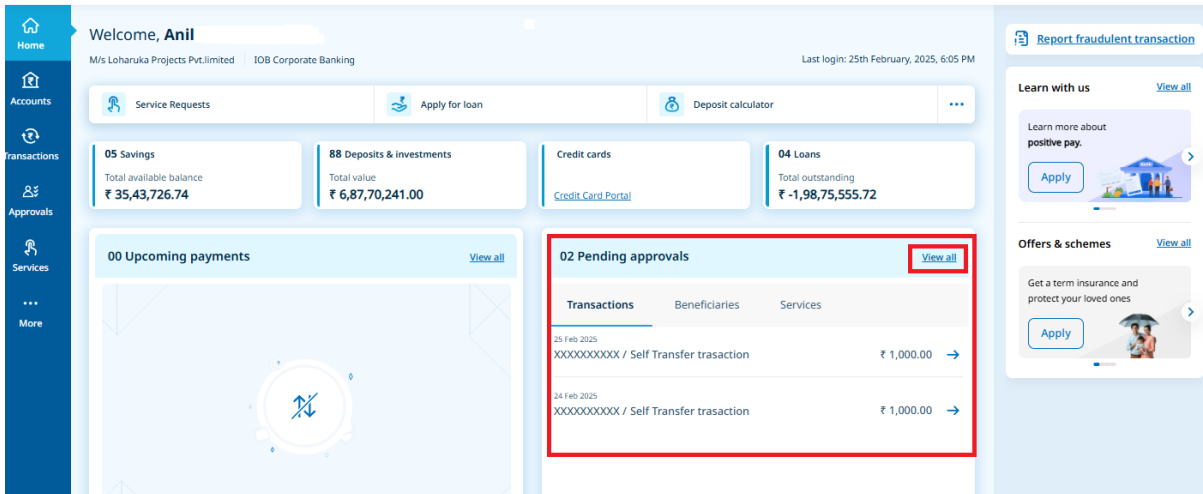
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



- On Clicking 'SUBMIT' Transaction request will be sent for the approval. User can download the transaction receipt in the local storage or send it to the registered mail id.



- **Approver:** Based on the Rule applicable and Role Code, user will Approve the transaction.
- User can check the pending approvals in the widget available in dashboard. To check all pending approvals user can click on 'View All' button.



Welcome, Anil

M/s Loharuka Projects Pvt.limited IOB Corporate Banking Last login: 25th February, 2025, 6:05 PM

Service Requests Apply for loan Deposit calculator

05 Savings Total available balance ₹ 35,43,726.74

88 Deposits & investments Total value ₹ 6,87,70,241.00

Credit cards Credit Card Portal

04 Loans Total outstanding ₹ -1,98,75,555.72

00 Upcoming payments View all

02 Pending approvals View all

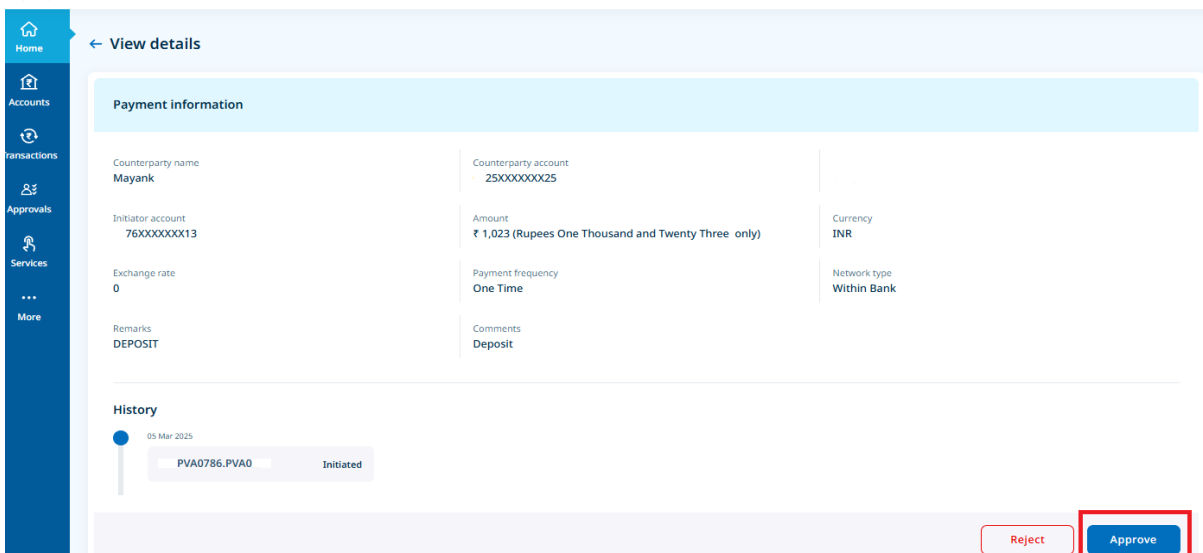
Transactions	Beneficiaries	Services
25 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →
24 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →

Report fraudulent transaction

Learn with us View all

Get a term insurance and protect your loved ones Apply

- On clicking the pending approval, user will be redirected to the View Details page where all the payment information will be displayed. Approval history will also be displayed on this page so that user can check all the levels of approvals for that transaction.
- After verifying the details, user can either approve or reject the transaction. Both options will follow the same path.



← View details

Payment information

Counterparty name Mayank	Counterparty account 25XXXXXXXX25	
Initiator account 76XXXXXXXX13	Amount ₹ 1,023 (Rupees One Thousand and Twenty Three only)	Currency INR
Exchange rate 0	Payment frequency One Time	Network type Within Bank
Remarks DEPOSIT	Comments Deposit	

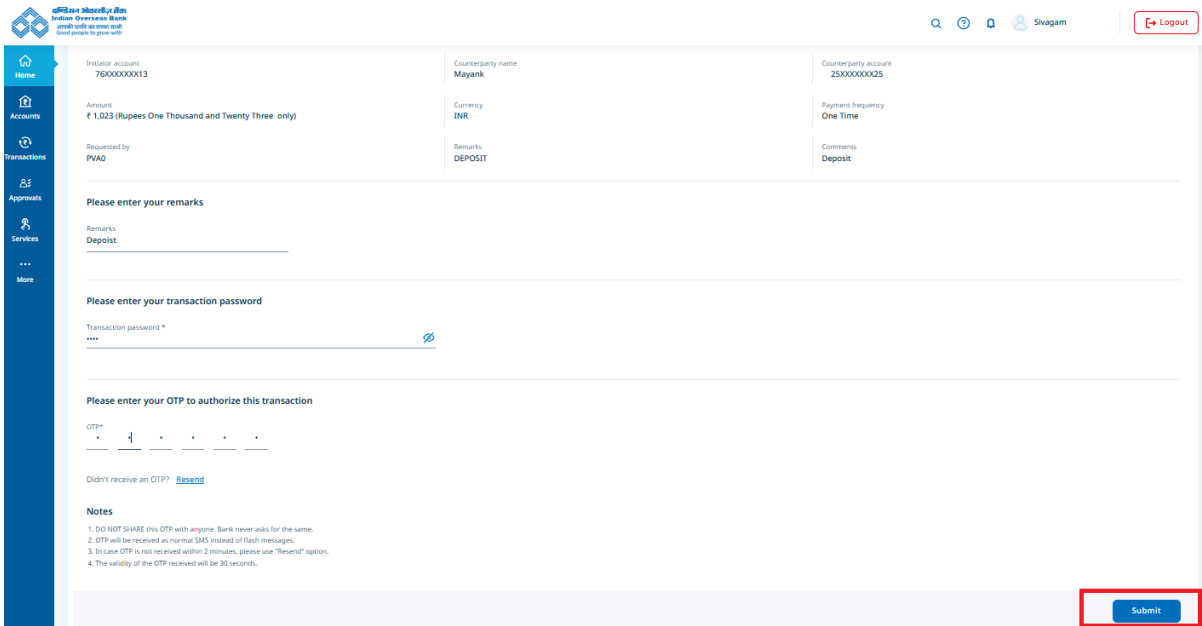
History

05 Mar 2025

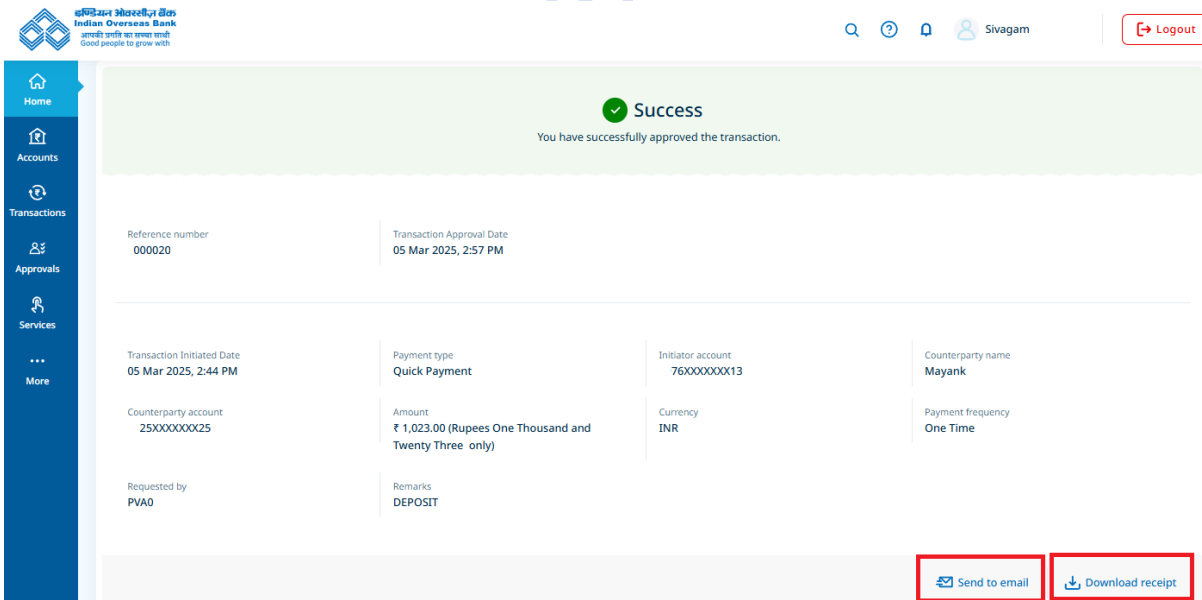
PVA0786.PVA0 Initiated

Reject Approve

- On clicking "APPROVE" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

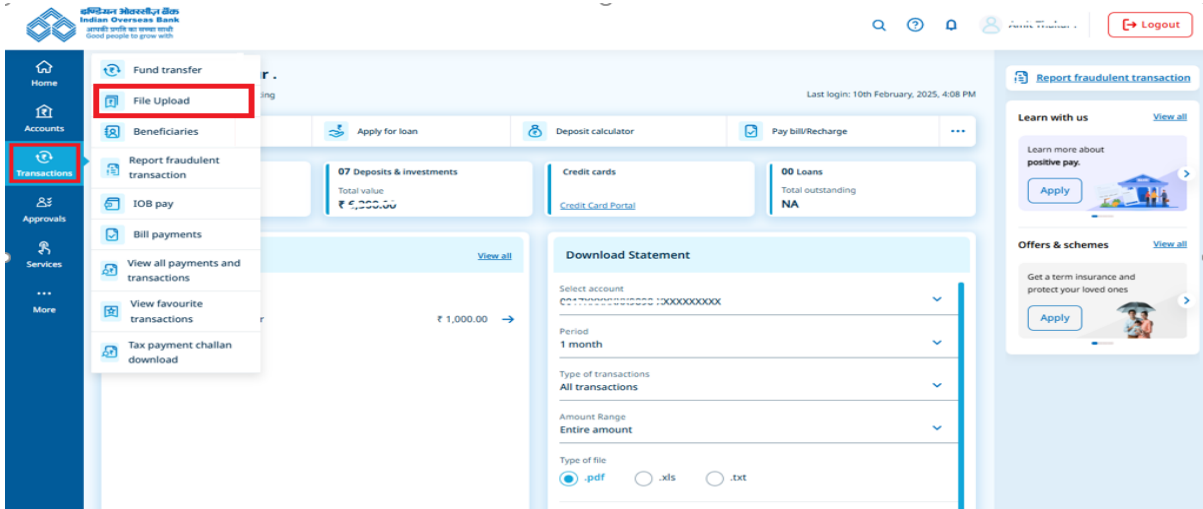


- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt in the local storage or send it to the registered mail id.



➤ **Bulk File Upload:**

User can choose this option to make bulk payments by uploading payment files. On clicking this option user will be redirected to file upload page.

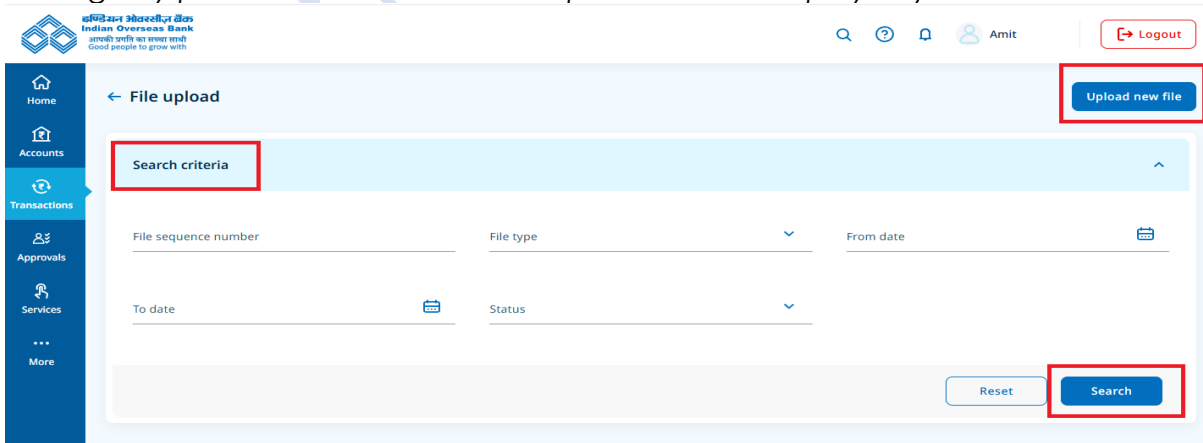


- In this page user will be displayed an option to upload a new file and also to search for the status of already uploaded files.

User can use search filter using the below parameters:

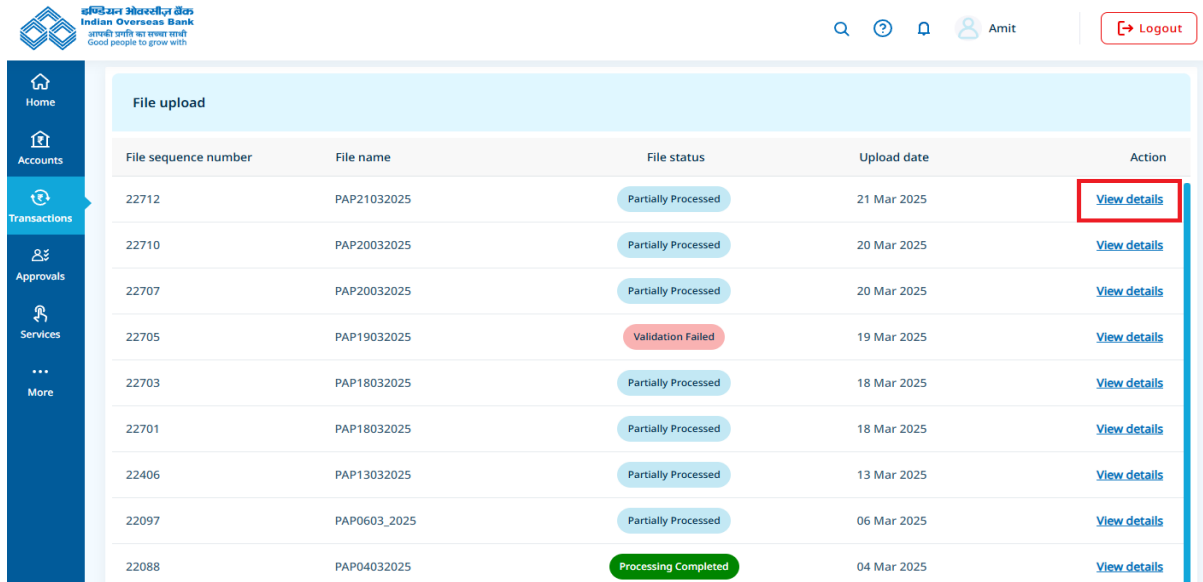
- **File sequence number:** This is a unique sequence number given to a uploaded file.
- **File type:** User can choose the type of the file from drop down (Counterparty Upload or Payment to Adhoc payee)
- **From Date:** User can filter file upload for a particular period based on the start date
- **To Date:** User can filter file upload for a particular period based on the start date
- **Status:** User can filter File upload based on the status of the uploaded file.

(Note: These are not mandatory fields, user can click on search button without adding any parameter and all the file uploads will be displayed.)



- On Clicking 'SEARCH" button user will be displayed the search results based on the filter parameters. File name along with File status and upload date will be displayed on this page.

- For checking complete details for the uploaded file, user can click on the 'VIEW DETAILS'' action button.



File sequence number	File name	File status	Upload date	Action
22712	PAP21032025	Partially Processed	21 Mar 2025	View details
22710	PAP20032025	Partially Processed	20 Mar 2025	View details
22707	PAP20032025	Partially Processed	20 Mar 2025	View details
22705	PAP19032025	Validation Failed	19 Mar 2025	View details
22703	PAP18032025	Partially Processed	18 Mar 2025	View details
22701	PAP18032025	Partially Processed	18 Mar 2025	View details
22406	PAP13032025	Partially Processed	13 Mar 2025	View details
22097	PAP0603_2025	Partially Processed	06 Mar 2025	View details
22088	PAP04032025	Processing Completed	04 Mar 2025	View details

- On Clicking 'VIEW DETAILS' button user will be redirected to file details page. This page will display the basic details as well as additional information for the uploaded file.

User can check the payment status of each record by downloading different records file:

- **Processed Records:** This File will contain the records which are processed successfully.
- **Failed Records:** This File will contain records which are processed but failed due to some reason. User can check the failure reason by downloading this file.
- **UnProcessed Records:** This file will contain records which are not processed due to reasons like invalid IFSC code.

← File details

Details

File sequence number 227	File name PAP21032025	File status Partially Processed
Upload date 21 Mar 2025	Processing date 21 Mar 2025	

Additional information

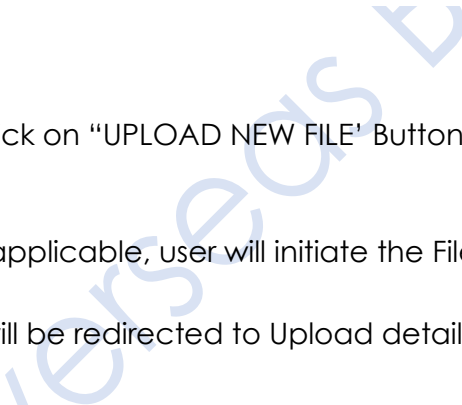
File PAP21032025.csv	File type Payment to Adhoc Payee	Remarks test
Total number of records 5	Total records amount 2400	Processed records Download
Failed records Download	Unprocessed records Download	

➤ **Uploading a New File:**

To Upload a new file user must click on "UPLOAD NEW FILE" Button available on file upload page.

- **Initiator:** Based on the Rule applicable, user will initiate the File Upload.

On clicking this option user will be redirected to Upload details page.



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
 आपकी प्रगति का सच्चा साथी
 Good people to grow with

🔍 ? 🔔 👤 Amit

Logout

← File upload

[Upload new file](#)

Search criteria

File sequence number	File type	From date
To date	Status	

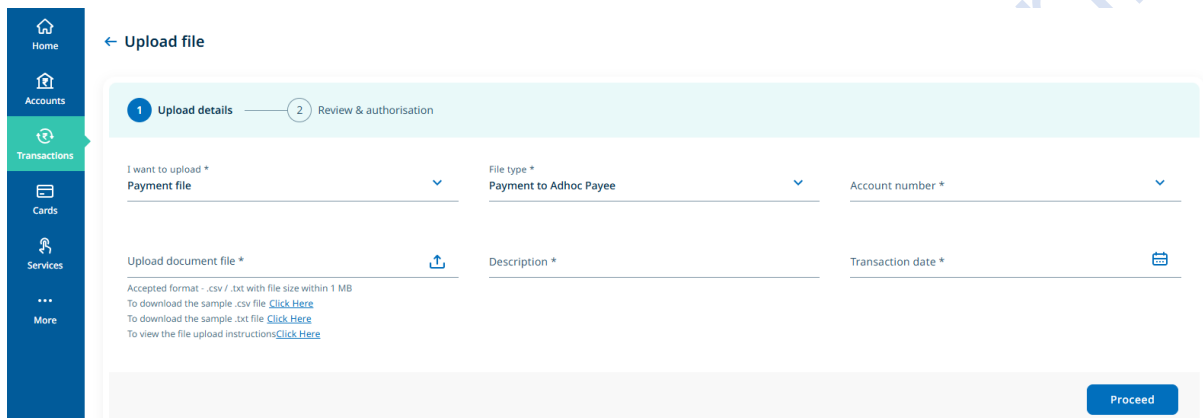
Reset Search

User must enter the below details for uploading the file:

- **I want to upload:** User must select the type of file from the drop down (Payment file)
- **File type:** User must select the file type from the drop down (Payment to Adhoc Payee)

- **Account Number:** user must choose account from which debit has to be done from the dropdown.
- **Upload Document file:** User must upload the file by clicking on the upload button. User can download the sample file from the link provided.
- **Description:** User must enter the description for the file upload.
- **Transaction Date:** User must provide the date of transaction.

After entering all the required details user must click on “PROCEED” button.



- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.
- In this page, initiator can select the approver, if approval of any particular corporate user is required for that transaction by clicking on the pencil icon available.
- If no approver is selected then the request will go to all the users of that corporate which are assigned to that approver role code.

← Upload file

1 Upload details — 2 Review & authorisation

I want to upload
Payment file

File type
 Payment to Adhoc Payee

Format type
 Default

Upload document file
 PAP26032025.csv

Description
 Payment Upload

Please select approvers

Senior management
 1 Member

Comments
 Payment Upload

- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

Payment upload

Please enter your transaction password

Transaction password *

Please enter your OTP to authorize this transaction

OTP*

Didn't receive an OTP? [Resend](#) (00:07)

Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

Back Submit

- On Clicking 'SUBMIT' Upload request will be sent for the approval. User can download the transaction receipt in the local storage or send it to the registered mail id.

← Upload file

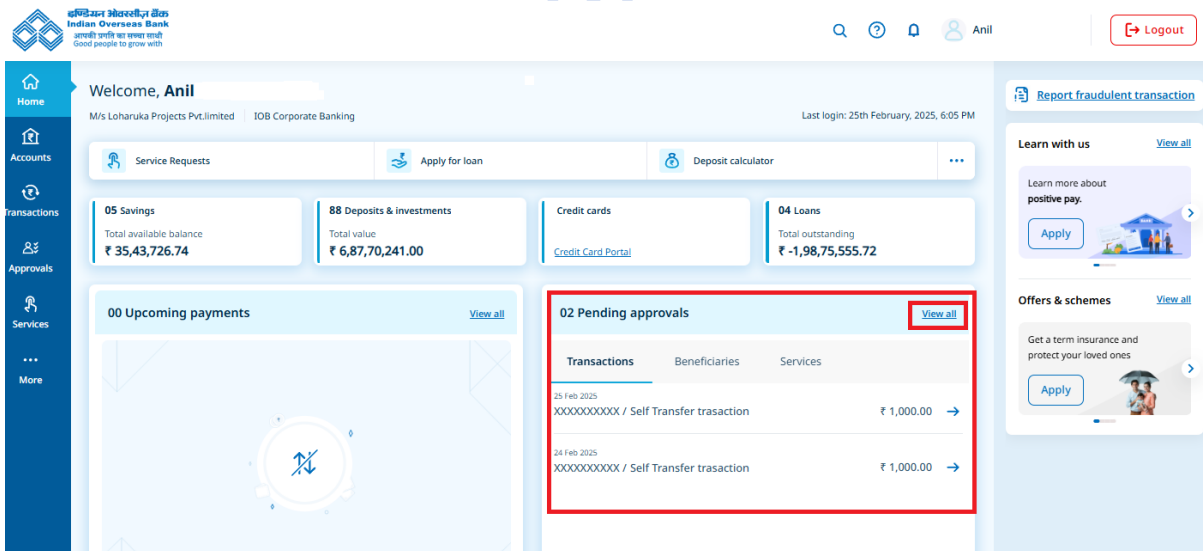
Awaiting confirmation

The file upload request is sent for corporate approval successfully. File Sequence No: [227 j]

Reference number 227	Reference date 26 Mar 2025		
I want to upload Payment file	File type Payment to Adhoc Payee	Format type Default	Upload document file PAP26032025.csv
Description Payment Upload			

[Download receipt](#)

- **Approver:** Based on the Rule applicable and Role Code, user will Approve the transaction.
- User can check the pending approvals in the widget available in dashboard. To check all pending approvals for file upload user can click on 'View All' button.



Welcome, Anil

M/s Loharuka Projects Pvt.limited IOB Corporate Banking Last login: 25th February, 2025, 6:05 PM

Service Requests | Apply for loan | Deposit calculator

05 Savings Total available balance ₹ 35,43,726.74	88 Deposits & investments Total value ₹ 6,87,70,241.00	Credit cards Credit Card Portal	04 Loans Total outstanding ₹ -1,98,75,555.72
---	--	---	--

00 Upcoming payments [View all](#)

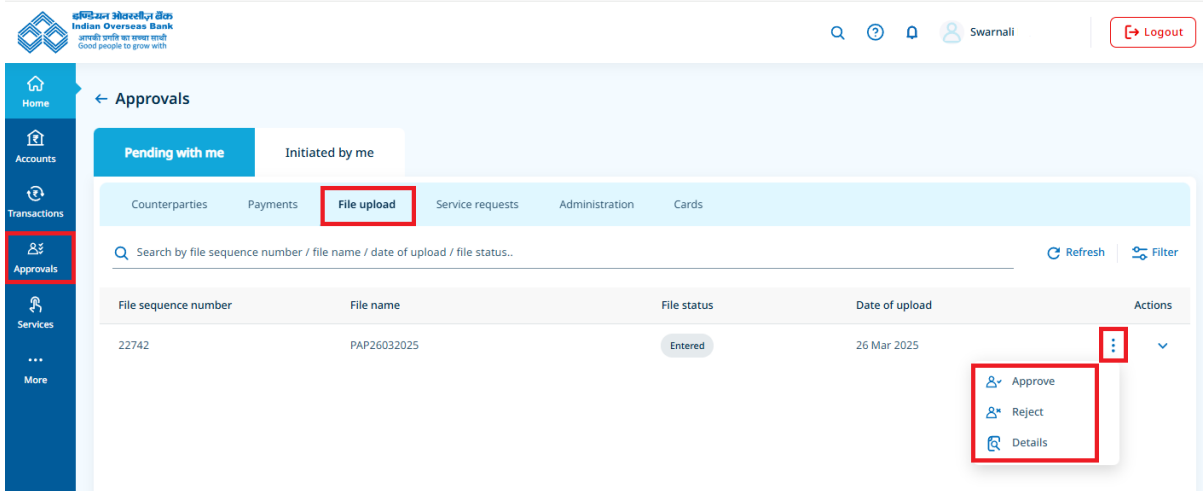
02 Pending approvals [View all](#)

Transactions	Beneficiaries	Services
25 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →
26 Feb 2025 XXXXXXXXXX / Self Transfer transaction		₹ 1,000.00 →

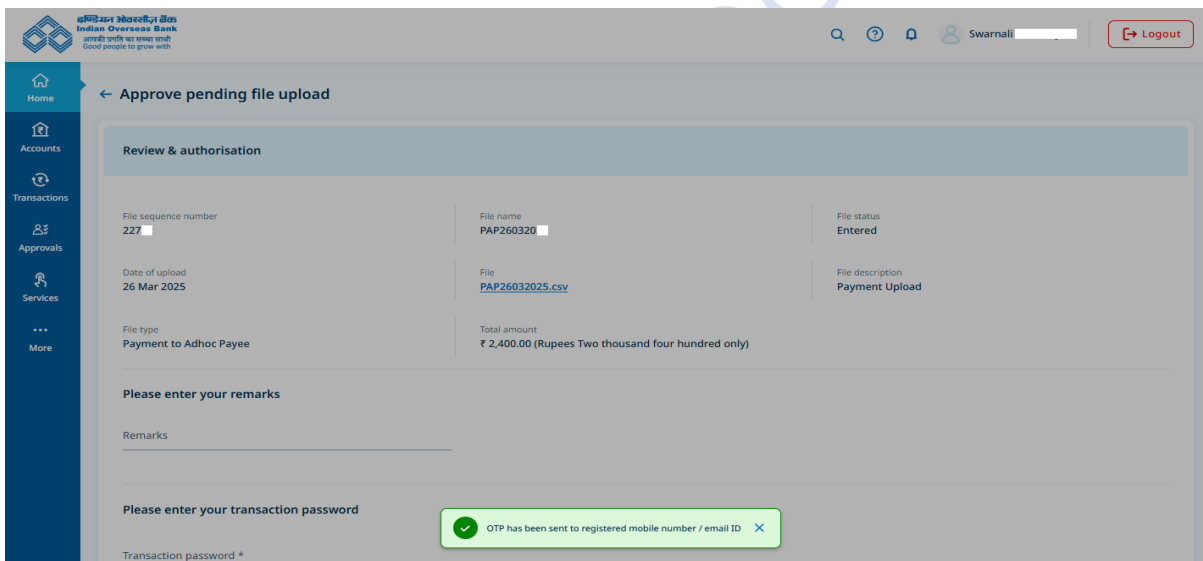
On clicking 'VIEW ALL' button user will be redirected to approvals page, user must click on file upload tab to check for pending approval.

- On clicking the three dots, three actions will be displayed (Approve, Reject and Details) on clicking details action, user will be redirected to the View Details page where all the payment information will be displayed. Approval history will also be displayed on this page so that user can check all the levels of approvals for that transaction.

- After verifying the details, user can either approve or reject the transaction. Both options will follow the same path.



- On clicking "APPROVE" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.



- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on 'SUBMIT' to complete the file upload.

Home

Accounts

Transactions

Approvals

Services

More

Remarks
Upload

Please enter your transaction password

Transaction password *
.....

Please enter your OTP to authorize this transaction

OTP*
.

Didn't receive an OTP? [Resend](#)

Notes

- DO NOT SHARE this OTP with anyone. Bank never asks for the same.
- OTP will be received as normal SMS instead of flash messages.
- In case OTP is not received within 2 minutes, please use "Resend" option.
- The validity of the OTP received will be 30 seconds.

[Submit](#)

- On Clicking 'SUBMIT' success page will be displayed after the upload gets approved successfully.

Home

Accounts

Transactions

Approvals

Services

More

← Approve pending file upload

✔ Success

You have successfully approved the file upload.

Reference number 227	Reference date 26 Mar 20		
File name PAP26032025	File status Pending for insertion	Date of upload 26 Mar 2025	File PAP260320...csv
File description Payment Upload	File type Payment to Adhoc Payee	Total records amount ₹ 2,400.00 (Rupees Two thousand four hundred only)	
