

**DISCLAIMER: NEVER respond to any popup, email, SMS or phone call, no matter how appealing or official looking, seeking your personal information such as username, password(s), OTP, mobile number, ATM Card details, etc. Such communications are sent or created by fraudsters to trick you into parting with your credentials. Indian Bank never asks you for such details.**

## IndOASIS Registration

IndOASIS is Indian Bank's mobile banking application available in Google Play Store and iOS App Store for retail users – One App Simple, Integral, Secure. **Do not use any other website for downloading this application.**

### Pre-requisites:

1. Please disable Wi-Fi and keep Mobile Data ON
2. The phone number registered to your account number is present in the mobile.
3. Minimum requirement: Android 6.0 and above, iOS 13.4 and above.

## Registration Procedure

After installing the App from Google Play Store and iOS App store, perform the following procedure for Registration:

**Step 1.** Select the Language

**Step 2.** Enter your CIF number. A silent SMS will be sent from your default message application.\*

\*Make sure that:

1. The phone number registered to your account number is present in the mobile.
2. You have selected the registered number to send SMS.
3. There is sufficient balance to send SMS.
4. The SMS is being sent through default SMS application of the phone and not through apps like True caller, Hangouts, Google Messenger etc.
5. This SMS will be sent to the numbers +91 88866 16759 / +91 74283 07414 and will start with the keyword 'PRDINDOAS'.
6. If you face difficulties here, ensure that this SMS is getting delivered and not getting failed.

**Step 3.** Once the SMS is verified, select 'Mobile Banking' from the 'Select features to register'

**Step 4.** IndOASIS provides you three methods of registration:

**1) Internet banking (if you are an existing Internet banking user):**

If you choose internet banking, enter internet banking user id and password. Please ensure you have an active Internet banking login before using this method.

**2) ATM/Debit Card (if you have an ATM/Debit Card):**

If you choose ATM/DEBIT card, enter full card number, expiry date as MM/YY and PIN. Please ensure your card is activated and in use before using this method.

**3) Existing MPIN (if you are an existing IndPay/EmPower user):**

If you are an existing IndPay/EmPower user, enter existing MPIN. You must remember your existing IndPay/EmPower MPIN to use this option. You can continue to use this MPIN for IndOASIS also.

**If you do not have Internet Banking or ATM/Debit Card, you can approach your branch to generate temporary MPIN. This temporary MPIN will be sent as SMS to your registered mobile number and will be valid for 24 hours.**

**Step 5.** Enter any MPIN you want twice. This 4-digit number will be used to login to IndOASIS henceforth. (If you are choosing to register with existing MPIN of IndPay/EmPower, this step will not be there. You can use the existing MPIN of IndPay/EmPower to login to IndOASIS also. In that case, skip to next step.)

- Step 6.** Enter any MTPIN you want. This MTPIN acts as Transaction PIN in your mobile banking. MPIN and MTPIN should be different.
- Step 7.** Once registration is completed, a successful registration pop up will appear on the screen. You will also receive a welcome SMS from Indian bank.
- Step 8.** Upon first login, allow biometric (Face ID / Fingerprint) permission to the app.

## Features of IndOASIS

### Pre-login Menu:

- Links to our websites - Internet banking and Indian Bank website
- Nearby/ Anywhere Branch / ATM locator
- Contact Us /About Us
- FAQ / Offers
- Rate Us / Feedback
- Language

### Financial Features:

- Fund Transfer to self-accounts / Other Indian Bank Accounts
- Fund to other Bank Accounts (NEFT / IMPS)
- Credit to PPF Account
- NPS Payment
- Direct Tax Payment
- Bill Pay / Recharge
- UPI – Send money, Collect Money to/from all bank accounts

### Other Features:

- Apply loan
- Request Locker facility
- Open PPF
- Set transaction limits for IMPS, NEFT, Intra-bank transfer and Bill Pay/recharge
- Apply for Arogya Raksha Insurance
- Lock / Unlock Mobile banking and Internet Banking transactions
- Request / Stop Cheque
- Activate statement through e-mail
- M-Passbook
- Change MPIN/MTPIN
- Transaction History
- Manage Beneficiary
- View AQB/AMB
- Generate / Cancel MMID
- Enable / disable biometric login
- Change Language
- Raise / Track Complaints
- EMI / Deposit Calculator
- FAQs
- Offers

### Languages Offered:

- |             |              |
|-------------|--------------|
| 1) English  | 2) Malayalam |
| 3) Hindi    | 4) Odiya     |
| 5) Marathi  | 6) Kannada   |
| 7) Gujarati | 8) Punjabi   |
| 9) Bengali  | 10) Assamese |
| 11) Telugu  | 12) Konkani  |
| 13) Tamil   |              |

### Non-financial Features:

#### **Savings Account/Current Account/OD/OCC / Loan Accounts**

- Get balance and other details
- Mini statement (Calendar View)
- Add / Delete nominee
- Download statement with date and advanced search (Credit only / debit only / min and max amount)

#### **Term Deposits (FD / MMD / STD/ RD / VRD)**

- Open / Close
- Check balance and other details
- Download Receipt
- Get Account statement
- Add / Delete nominee
- Add / Modify / Delete Standing Instruction

#### **Debit Card Services**

- Activate new Debit Card
- Set / Reset PIN
- Lock / Unlock transactions
- Enable / disable ATM/POS/e-com/NFC
- Enable / disable Domestic / International transactions
- Set limit for ATM/POS/e-com/NFC

#### **UPI Services**

- Link to all your Bank accounts
- Balance enquiry for all your Bank accounts
- Send Money, Collect Money, Accept / Reject Collect request from anyone